



# SIRA

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## Search Report

EIC 3600

STIC Database Tracking Number: 356096

To: Jamie Swartz  
Location: KNX 4C59  
Art Unit: 3684  
Date: 2/17/2011  
Case Serial Number: 09/993992

From: Janice Burns  
Location: EIC3600  
KNX 4B71  
Phone: (571) 272-3518  
Janice.Burns@uspto.gov

### Search Notes

Dear Examiner:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog.

I have listed references of *potential* interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

EIC 3600, US Patent & Trademark Office

|      |  |    |
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## I. References of Potential Interest

A. Dialog  
No Relevant Results found

B. Additional Resources Searched  
No Results

## II. Inventor Search Results from Dialog

File 347: JAPI O Dec 1976-2010/ Oct (Updated 110127)  
(c) 2011 JPO & JAPI O

File 350: Derwent WPI X 1963-2011/ UD=201110  
(c) 2011 Thomson Reuters

File 349: PCT FULLTEXT 1979-2011/ UB=20110210| UT=20110203  
(c) 2011 WPO/Thomson

File 348: EUROPEAN PATENTS 1978-201106  
(c) 2011 European Patent Office

File 583: Gale Group Global base(TM) 1986-2002/ Dec 13  
(c) 2002 Gale/ Cengage

File 474: New York Times Abs 1969-2011/ Feb 17  
(c) 2011 The New York Times

File 475: Wall Street Journal Abs 1973-2011/ Feb 14  
(c) 2011 The New York Times

File 35: Dissertation Abs Online 1861-2011/ Jan  
(c) 2011 ProQuest Info&Learning

File 65: Inside Conferences 1993-2011/ Feb 16  
(c) 2011 BLDSO all rts. reserv.

File 99: Wilson Appl. Sci & Tech Abs 1983-2011/ Jan  
(c) 2011 The HW Wilson Co.

File 256: TecTrends 1982-2011/ Feb W  
(c) 2011 Info. Sources Inc. All rights res.

File 2: INSPEC 1898-2011/ Feb W  
(c) 2011 The IET

File 139: EconLit 1969-2011/ Jan  
(c) 2011 American Economic Association

File 610: Business Wre 1999-2011/ Feb 17  
(c) 2011 Business Wre.

File 613: PR Newswire 1999-2011/ Feb 17  
(c) 2011 PR Newswire Association Inc

File 634: San Jose Mercury Jun 1985-2011/ Feb 16  
(c) 2011 San Jose Mercury News

File 810: Business Wre 1986-1999/ Feb 28  
(c) 1999 Business Wre

File 813: PR Newswire 1987-1999/ Apr 30  
(c) 1999 PR Newswire Association Inc

File 20: Dialog Global Reporter 1997-2011/ Feb 16  
(c) 2011 Dialog

File 9: Business & Industry(R) Jul / 1994-2011/ Feb 14  
(c) 2011 Gale/ Cengage

File 15: ABI/ Inform(R) 1971-2011/ Feb 16  
(c) 2011 ProQuest Info&Learning

File 16: Gale Group PRMT(R) 1990-2011/ Feb 16  
(c) 2011 Gale/ Cengage

File 148: Gale Group Trade & Industry DB 1976-2011/ Feb 17  
(c) 2011 Gale/ Cengage

File 160: Gale Group PRMT(R) 1972-1989  
(c) 1999 The Gale Group

File 275: Gale Group Computer DB(TM) 1983-2011/ Dec 29  
(c) 2011 Gale/ Cengage

File 621: Gale Group New Prod. Annou. (R) 1985-2011/ Dec 20  
(c) 2011 Gale/Cengage  
File 636: Gale Group Newsletter DB(TM) 1987-2011/ Feb 15  
(c) 2011 Gale/Cengage  
File 624: McGraw-Hill Publications 1985-2011/ Feb 16  
(c) 2011 McGraw-Hill Co. Inc  
File 625: American Banker Publications 1981-2008/ Jun 26  
(c) 2008 American Banker  
File 268: Banking Info Source 1981-2011/ Feb W  
(c) 2011 ProQuest Info&Learning  
File 626: Bond Buyer Full Text 1981-2008/ Jul 07  
(c) 2008 Bond Buyer  
File 267: Finance & Banking Newsletters 2008/ Sep 29  
(c) 2008 Dialog

Set Items Description  
S1 49 AU=( PHELAN, W? OR PHELAN W?)  
S2 52 AU=( M CHALEK, D? OR M CHALEK D?)  
S3 1 S1 AND S2  
S4 100 S1 OR S2  
S5 99 S4 NOT S3  
S6 4 S5 AND (( PAYMENT OR CREDIT OR LOAN OR LOANS OR LEAS? ) ( 1N ) ( -  
INFORMATION OR DATA OR HISTORY OR HISTORIES OR OBLIGATION? ?))

3/5/1 (Item 1 from file: 350) \*\*Note Current App\*\*

DI ALOG (R) File 350: Derwent WPI X  
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0012730324 - Drawing available  
WPI ACC NO: 2002-582637/200262  
XRPX Acc No: N2002-462023

Credit information exchanging method for lease and loan obligation,  
involves storing payment history report in centralized data repository  
Patent Assignee: M CHALEK D ( M CH-I ); PHELAN W ( PHEL-I )  
Inventor: M CHALEK D; PHELAN W

Patent Family ( 1 patents, 1 countries )

| Patent         |      | Application |               |      |          |          |
|----------------|------|-------------|---------------|------|----------|----------|
| Number         | Kind | Date        | Number        | Kind | Date     | Update   |
| US 20020072927 | A1   | 20020613    | US 2000248290 | P    | 20001114 | 200262 B |
|                |      |             | US 2001993992 | A    | 20011114 |          |

Priority Applications (no., kind, date): US 2000248290 P 20001114; US  
2001993992 A 20011114

#### Patent Details

| Number         | Kind | Lang | Pg | Dwg | Filing                 | Notes         |
|----------------|------|------|----|-----|------------------------|---------------|
| US 20020072927 | A1   | EN   | 29 | 16  | Related to Provisional | US 2000248290 |

Alerting Abstract US A1

NOVELTY - The payment history file is created by obtaining payment history data from a member's accounting system. The file loaded into the system database is evaluated to generate the payment history report. The report is stored in a centralized data repository.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

1. Credit information pooling apparatus;
2. Credit information pooling method.

USE - For exchanging customer's credit and business information for lease and loan obligations.

ADVANTAGE - Enables automatic storing of information about each inquiry, including the account and member who made inquiry, time and date of the inquiry. Enables the system administrators to efficiently look for patterns of inquiry abuse, examine how the system is being used and to determine the

type of problems of members.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the credit information exchanging system

Title Terms/Index Terms/Additional Words: CREDIT; INFORMATION; EXCHANGE; METHOD; LEASE; LOAN; STORAGE; PAY; HISTORY; REPORT; CENTRE; DATA; REPOSITORY

### III. Text Search Results from Dialog - Patents

#### A. Abstract Databases

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File 347: JAPI O Dec 1976-2010/Oct (Updated 110127)

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File 350: Derwent WPI X 1963-2011/UD=201110

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| Set | Items   | Description   |
|-----|---------|---|
| S1  | 80299   | (PAYMENT OR CREDIT OR LOAN OR LOANS OR LEAS?)(1N)(INFORMAT-<br>ION OR DATA OR HISTORY OR HISTORIES OR OBLIGATION? ?)  |
| S2  | 5980    | S1(4N)(AGGREGAT? OR ACCUMULAT? OR COLLECT? OR CONSOLIDAT? -<br>OR COMBIN? OR GATHER? OR GROUP? OR MERG? OR OBTAIN?)   |
| S3  | 4533121 | USER OR USERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS<br>OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER -<br>OR SUBSCRIBERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDU-<br>ALS |
| S4  | 194760  | S3(2N)(PLURALITY OR MANY OR MULTIPLY OR NUMEROUS OR SEVERAL<br>OR VARIOUS)  |
| S5  | 628130  | DATABASE? OR DATABANK? OR DATA()(BASE OR BASES OR BANK OR -<br>BANKS OR FILE OR FILES OR SYSTEM? OR NETWORK? ? OR PROCESS? OR<br>STORAGE OR REPOSITORY)   |
| S6  | 1923010 | RESULT OR RESULTS OR REPORT OR REPORTS OR FILE OR FILES OR<br>FINDINGS  |
| S7  | 1822986 | "NOT"()(INCLUDE OR HAVE OR CONTAIN OR CONSIST OR COMPRI SE)<br>OR EXCLUDE? OR BAR OR BARS OR BARED OR PROHIBIT? OR ELIMINATE?   |
| S8  | 809443  | IDENTITY OR IDENTIFICATION OR ID OR IDENTIFIER? OR NAME OR<br>NAMES OR (PERSONAL OR INDIVIDUAL)(1N)(INFORMATION OR DATA)  |
| S9  | 3380752 | THRESHOLD? ? OR PARAMETER? ? OR CONDITION? OR CRITERION OR<br>CRITERIA OR LIMIT? ? OR LIMITATION? ? OR RESTRICTION? ? OR CO-<br>NSTRAI NT? ?  |
| S10 | 10297   | S1(4N)(MODIFY? OR MODIFI? OR MANIPULAT? OR CHANG? OR ADAPT?<br>OR ADJUST? OR ALTER? OR AMEND? OR MANAG? OR CONTROL?)  |
| S11 | 272     | S2 AND S4 AND S5  |
| S12 | 17779   | S6 AND S7 AND S8  |
| S13 | 9       | S11 AND S12   |
| S14 | 2       | S13 NOT AD>2000   |
| S15 | 7       | S13 NOT S14   |
| S16 | 451     | S2 AND S4   |
| S17 | 2662    | S9 AND S10  |
| S18 | 23      | S16 AND S17   |
| S19 | 22      | S18 NOT S13   |
| S20 | 8       | S19 NOT AD>2000   |

14/3, K/1 (Item 1 from file: 350)

DI ALOG(R) File 350: Derwent WPI X

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0009287302 - Drawing available

WPI ACC NO: 1999-217204/199919

Related WPI Acc No: 2002-680842

XRPX Acc No: N1999-160093

Managing activities performed to pages at terminal, and activities between

terminal s

Patent Assignee: NCR CORP (NATC); NCR INT INC (NATC)  
Inventor: INGRASSI A M; INGRASSI A M I; ROWLAND T M; SHELTON J A  
Patent Family (7 patents, 27 countries)

| Patent      |      |          | Application   |      |          |          |
|-------------|------|----------|---------------|------|----------|----------|
| Number      | Kind | Date     | Number        | Kind | Date     | Update   |
| EP 908824   | A2   | 19990414 | EP 1998307956 | A    | 19981001 | 199919 B |
| US 5941957  | A    | 19990824 | US 1997944121 | A    | 19971006 | 199941 E |
| US 5951643  | A    | 19990914 | US 1997944124 | A    | 19971006 | 199944 E |
| US 5951652  | A    | 19990914 | US 1997944757 | A    | 19971006 | 199944 E |
| US 5954798  | A    | 19990921 | US 1997944125 | A    | 19971006 | 199945 E |
| JP 11249995 | A    | 19990917 | JP 1998316771 | A    | 19981005 | 199949 E |
| US 6035332  | A    | 20000307 | US 1997944759 | A    | 19971006 | 200019 E |

Priority Applications (no., kind, date): US 1997944121 A 19971006; US 1997944124 A 19971006; US 1997944125 A 19971006; US 1997944757 A 19971006; US 1997944759 A 19971006; US 1997944951 A 19971006

Patent Details

| Number  | Kind | Lan | Pg  | Dwg | Filing | Notes |
|---|------|-----|-----|-----|--------|-------|
| EP 908824   | A2   | EN  | 37  | 19  |        |       |
| Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR<br>IE IT LI LT LU LV MC MK NL PT RO SE SI |      |     |     |     |        |       |
| JP 11249995   | A    | JA  | 111 |     |        |       |

Alerting Abstract ... an applet. In response to the page activity e.g. loading, unloading or changing data performed at a terminal, the respective applet (124, 126, 128) reports the activity (together with the page URL) to a server (144) which in turn stores it in a database (148). Synchronization between pages at different terminals is provided by appropriately embedded information, such as data tracking and synchronizing applet (126...

... ADVANTAGE - Eliminates manual process of multiple users separately re-creating web navigation. Provides dependable web page tracking and synchronizing, by tracking all user activities...

Original Abstracts:

... response to the page activity (such as loading, unloading or changing data (Fig 12A, Fig 12B)) performed at a terminal the respective applet (124, 126, 128) reports the activity (together with the page URL) to a server (144) which in turn stores it in a database (148). Synchronization between pages at different terminals is provided by appropriate embedded information, such as a data tracking and synchronizing applet (126), which identifies activities and forwards details of the activities via the terminal to a tracking server for database storage and transmission to other participating terminals as required. A session (Fig. 6) can be created for an individual terminal or a group of terminals and terminal activity information...

... the web page embeds an applet. In response the activities (such as loading or unloading of a web page) performed at a browser, the applet reports activities (together with the URL of the web page) to a page synchronizing server, which in turn relays the activities (together with the URL) to all participant browsers. The participant browsers can load and unload the web page according to the report of the activities.

... is created for each of one of the consumer browsers when an individual consumer downloads an initial web page from an HTTP server. A unique ID is assigned to that session. After the session has been created for an individual browser, the information about the all activities from that consumer browser will be recorded into the session. Such a mechanism overcomes the difficulty to organize...

... activities on web pages among a group of browsers. The web browsers retrieve web pages from an HTTP server. Each of the web pages contains at least one data element and embeds a Master Applet and at least one DTS Applet (DTS stands for data tracking and synchronization). In response to the data element activities (such as entering data into a data field) performed at a browser, the DTS Applet passes the activities to the Master Applet, which in turn reports the activities (together with the URL of the web page on which the data element activities have occurred) to a tracking server. The tracking server sends the activity report (together with the URL of the web page on which the data element activities have occurred) to the Master Applets at all participant browsers. The participant Master Applets then instruct their respective DTS Applets to display the data element activities on the web page...

... is created for each of one of the consumer browsers when an individual consumer downloads an initial web page from an HTTP server. A unique ID is assigned to that session. After the session has been created for an individual browser, the information about all activities from that consumer browser will be recorded into the session. Such a mechanism overcomes the difficulty to organize and manage the activities from the multiple consumer browsers that are...

... embedding an applet. In response to web page activities (such as loading or unloading of a web page) performed at a browser, the respective applet reports the activities (together with the URL of the web page) to a synchronization server, which in turn stores them in a database.

Claims:

... A method of tracking changes at an administrative browser to a web page being displayed at a plurality of user browsers, the method comprising the steps of: (a) retrieving the page at each of the plurality of user browsers; (b) at any one or more of the user browsers making at least one change to the retrieved web page; (c) at the network site, recording the at least one change made by any one or more of the user browsers; and (d) at the administrative browser, displaying the at least one change recorded for at least one of the user browsers... information about all commands issued to the server by the various participants in a session, wherein the data list includes data fields for a Session ID for linking the data list to a session, a WasRelayed for indicating if this data field has been broadcasted, a FieldName for indicating the actual name of the data field, a DataName for indicating the name of the data field displayed on a web page, a DataValue for indicating the value of the data field, a TimeStamp for indicating the time at which this data field is updated, a URL for indicating the web page on which the data field was displayed, and a ParticipantID for indicating the participant browser who updated this data field.

14/3, K/2 (Item 2 from file: 350)  
DI ALOG (R) File 350: Derwent WPI X  
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0009239919 - Drawing available  
WPI ACC NO: 1999-166965/199914  
Related WPI Acc No: 1999-204348  
XRPX Acc No: N1999-121677

Database management system for banking service

Patent Assignee: FUJITSU LTD (FUJIT)

Inventor: HAYASHI K; HAYASHI T; ISHII T; MITANI M; OBATA T; OHSAKI H;  
SAITOU K; SEKINE Y; URAMI M

Patent Family (1 patents, 1 countries)

Patent Application

| Number     | Kind | Date     | Number        | Kind | Date     | Update   |
|------------|------|----------|---------------|------|----------|----------|
| US 5873088 | A    | 19990216 | US 1991745244 | A    | 19910814 | 199914 B |
|            |      |          | US 1994343879 | A    | 19941117 |          |

Priority Applications (no., kind, date): JP 1990231449 A 19900831; JP 1990231451 A 19900831

#### Patent Details

| Number     | Kind | Lang | Pg | Dwg | Filing                      | Notes |
|------------|------|------|----|-----|-----------------------------|-------|
| US 5873088 | A    | EN   | 49 | 27  | Continuation of application | US    |
| 1991745244 |      |      |    |     |                             |       |

Database management system for banking service

#### Original Titles:

Derived **data base** processing system enabling one program to access a plurality of data basis.

Alerting Abstract ... NOVELTY - Necessary components of data stored in **databases** is selected, when manipulation target data is judged to be derived **database**. A **database** processing procedure is produced based on collected component data to perform optimization process. Accessing of selected **database** is performed independently, when access of specific **database** is selected. DESCRIPTION - Specific **database** is retrieved from memories (17A, 17B) based on correspondence relation. A logical structure along with storage format is derived from dictionary (15) based on the retrieved **database**. A logical definition data and **database** storage data are stored in the dictionary. New **name** for each group of data is formed according to set frames and is registered in register (11). A table representing semantic consistency between **databases** is also stored. The information stored in dictionary is derived using an **identifier**.

... ADVANTAGE - The interference between **file names** during manipulation of divisional **databases** is **eliminated**. By performing simultaneous accessing of **database**, process procedure is simplified...

... DESCRIPTION OF DRAWINGS - The figure shows block diagram of **database** management system

Title Terms/Index Terms/Additional Words: DATABASE;

#### Original Abstracts:

A derived **database** processing system in a **database** processing device comprises a plurality of independent **databases** which can provide a plurality of users with a group of data to be shared for a common purpose. The derived **database** processing system comprises a dictionary for managing **database** logical definition information and **database** storage information in a secondary memory, a derived **database** registering unit for **determining** a definition frame of a new **name** without violating a **definition** frame of a **name** used in a **schema** definition which defines data in a **database**, a dictionary information **manipulating** means for referring to said dictionary when the manipulation target is a derived **database**, then selecting necessary **components** of said **database**, and a **database** processing procedure generating unit, in a binding process to optimize access routing in a **database**.

#### Claims:

A derived **database** processing system in a **database** processing device comprising a plurality of **databases** independent of each other and storing groups of data in accordance with respective **schema** definitions defining data in corresponding ones of said plurality of **databases**, said **schema** definitions comprising



definition frames of names of the data in each of the respective plurality of databases, and a plurality of users sharing the groups of data for a common purpose, said derived database processing system comprising: a dictionary storing database logical definition information and database storage information stored in a secondary memory of said plurality of databases independent of each other; derived database registering means for determining a new name for one of the groups of data in accordance with one of the definition frames, the one of the definition frames defining names acceptable in one of the schema definitions defining said groups of data in said plurality of databases independent of each other, and for registering to said dictionary, database selection information of a derived database corresponding to selected data of the groups of data stored in said plurality of databases independent of each other, having semantic consistency among tables stored in said plurality of databases, said tables relating to components of the data stored in said plurality of databases independent of each other, and alias specification information for specifying an alias for one of the names being used in said plurality of databases independent of each other; dictionary information manipulating means for referring to said dictionary if a manipulation target is said derived database, then for selecting necessary components of the data stored in said plurality of databases independent of each other to define the selected data, and replacing an existing said alias with an original name; and database processing procedure generating means, in a binding process optimizing access routing in one of the plurality of databases independent of each other, for generating a database processing procedure using a partial collection of the components of the data in the groups of data stored in at least one of the plurality of databases independent of each other provided by said derived database registering means as registered in said dictionary, wherein the derived database processing system accesses the at least one of the plurality of databases independent of each other when accessing the selected data by associating the selected data with each other, thereby enabling an application program to access the at least one of the plurality of databases independent of each other simultaneously.

20/3, K/1 (Item 1 from file: 350)  
 DI ALOG(R) File 350: Derwent WPI X  
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0013328288 - Drawing available  
 WPI ACC NO: 2003-415655/200339  
 XRPX Acc No: N2003-331167

Wireless telecommunication network performance optimization method involves adjusting one network parameter to cause simultaneous change in related parameters, based on analysis of collected forward and reverse link data

Patent Assignee: NORTEL NETWORKS LTD (NELE)  
 Inventor: AGOSTINO R L; COOK S W LAUDERDALE R P  
 Patent Family (1 patents, 1 countries)

| Patent     |      | Application |               |      |          |          |
|------------|------|-------------|---------------|------|----------|----------|
| Number     | Kind | Date        | Number        | Kind | Date     | Update   |
| US 6519452 | B1   | 20030211    | US 1999157263 | P    | 19991001 | 200339 B |
|            |      |             | US 1999420295 | A    | 19991018 |          |

Priority Applications (no., kind, date): US 1999157263 P 19991001; US 1999420295 A 19991018

Patent Details

| Number     | Kind | Lan | Pg | Dwg | Filing                 | Notes         |
|------------|------|-----|----|-----|------------------------|---------------|
| US 6519452 | B1   | EN  | 13 | 9   | Related to Provisional | US 1999157263 |

Wireless telecommunication network performance optimization method involves adjusting one network parameter to cause simultaneous change in related parameters, based on analysis of collected forward and reverse link data

Alerting Abstract ... is analyzed and displayed in interface views such that selecting a data point in any view updates corresponding information in all other views. A network parameter is adjusted based on the analyzed data and related network parameters are simultaneously changed.

Title Terms.../Index Terms/Additional Words: PARAMETER;

**Original Abstracts:**

... diagnostic unit (MDU) and the reverse link data as provided by a mobile telephone exchange (MTE), and then merges and synchronizes these two distinct and individual data sets. Various parametric data can be viewed simultaneously from different perspectives (map, grid, graph, message views) with each individual perspective to be synchronized with all others.

**Claims:**

... with a MTE's instrument clock; means for collecting the at least one mobile data file from the MDU; means for collecting the at least one MTE data file from the MTE; an updated MTE file registry to include the collected at least one MTE data file; means for querying the MTE registry to match the collected at least one mobile data file to a MTE data file stored therein; means for synchronizing the matched mobile data file and the MTE data file; means for merging the matched mobile and MTE data file into one integrated data file; means for analyzing data in the integrated data file; one or more user interface views simultaneously displaying the analyzed data; and means for adjusting at least one network parameters based on the analyzed data, wherein said simultaneously displayed data depicted in such a manner that user interface views are synchronized such that individually selecting a data point in any view updates respective information in all other views, and further wherein adjusting one network parameter causing an indication of simultaneous changes in related network Parameters.

20/3, K/2 (Item 2 from file: 350)  
 DI ALOG (R) File 350: Derwent WPI X  
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0012416056 - Drawing available  
 WPI ACC NO: 2002-360416/200239  
 XRPX Acc No: N2002-281533  
 Push-pull information distribution server for information management in telecommunication network, has event driven queue processor to gather and distribute articles, as specified by user  
 Patent Assignee: AT & T CORP (AMTT)  
 Inventor: CANTONE M R; JONES M A; O GORMAN L P  
 Patent Family (2 patents, 1 countries)

| Patent Number  | Kind | Date     | Application Number | Kind | Date     | Update   |
|----------------|------|----------|--------------------|------|----------|----------|
| US 6351761     | B1   | 20020226 | US 1998216023      | A    | 19981218 | 200239 B |
| US 20020026499 | A1   | 20020228 | US 1998216023      | A    | 19981218 | 200239 E |

Priority Applications (no., kind, date): US 1998216023 A 19981218

**Patent Details**

| Number | Kind | Lan | Pg | Dwg | Filing | Notes |
|--------|------|-----|----|-----|--------|-------|
|--------|------|-----|----|-----|--------|-------|

Claims:

... An information stream management network server, comprising: an information gathering server serving a plurality of users, the server having an input coupled to a network for simultaneously accessing articles from information pull sources in the network and for receiving articles from information push sources in the network in behalf of all users; at least one pull event driver in said information gathering server, having a specified pull event start time for accessing articles from a specified information pull source in the network; a supervisory input coupled to said information gathering server, for managing acquisition of all articles in behalf of all users and providing said specified pull event start time; at least one push event driver in said...

... for receiving articles from said information push sources in the network addressed to a declarative address specified by a user; a user task record including parameters defined by the user; a primed definition of transformations and distribution events for retrieved pull and push articles; an event driver queue processor performing customized transformations of the articles as summaries and compendiums; a storage coupled to said information gathering server, for storing said articles accessed by said pull event driver and said articles received by said push event driver; and an information distribution server coupled...

20/3, K/3 (Item 3 from file: 350)  
 DI ALOG (R) File 350: Derwent WPI X  
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0009698026 - Drawing available  
 WPI ACC NO: 1999-339538/199929  
 Related WPI Acc No: 2000-630296; 2003-316113; 2003-405463  
 XRPX Acc No: N1999-254602

Remote diagnosis system for supervising several image forming units each located remote from control center and connected via network

Patent Assignee: RICOH KK (RICO)  
 Inventor: SUZUKI K; SUZUKI O; YAMAGUCHI S  
 Patent Family (8 patents, 26 countries)

| Patent      |      | Application |               |      |          |          |
|-------------|------|-------------|---------------|------|----------|----------|
| Number      | Kind | Date        | Number        | Kind | Date     | Update   |
| EP 921465   | A2   | 19990609    | EP 1998310057 | A    | 19981208 | 199929 B |
| JP 11174912 | A    | 19990702    | JP 1997348143 | A    | 19971217 | 199937 E |
| JP 11177703 | A    | 19990702    | JP 1997337401 | A    | 19971208 | 199937 E |
| US 6415392  | B1   | 20020702    | US 1998206295 | A    | 19981207 | 200248 E |
| EP 921465   | B1   | 20030305    | EP 1998310057 | A    | 19981208 | 200318 E |
|             |      |             | EP 200222680  | A    | 19981208 |          |
|             |      |             | EP 200222681  | A    | 19981208 |          |
| DE 69811835 | E    | 20030410    | DE 69811835   | A    | 19981208 | 200332 E |
|             |      |             | EP 1998310057 | A    | 19981208 |          |
| ES 2193482  | T3   | 20031101    | EP 1998310057 | A    | 19981208 | 200382 E |
| JP 3523995  | B2   | 20040426    | JP 1997348143 | A    | 19971217 | 200428 E |

Priority Applications (no., kind, date): JP 1997337401 A 19971208; JP 1997348143 A 19971217; JP 1997351725 A 19971219

Patent Details

| Number  | Kind | Lang | Pg | Dwg | Filing | Notes |
|---|------|------|----|-----|--------|-------|
| EP 921465   | A2   | EN   | 42 | 27  |        |       |
| Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR |      |      |    |     |        |       |
| IE IT LI LT LU LV MC MK NL PT RO SE SI                                    |      |      |    |     |        |       |
| JP 11174912   | A    | JA   | 9  |     |        |       |
| JP 11177703   | A    | JA   | 12 |     |        |       |

|                                       |    |    |   |
|---------------------------------------|----|----|---|
| EP 921465                             | B1 | EN | Related to application EP 200222680       |
|                                       |    |    | Related to application EP 200222681       |
| Regional Designated States, Original: |    |    | DE ES FR GB IT NL                         |
| DE 69811835                           | E  | DE | Application EP 1998310057                 |
|                                       |    |    | Based on OPI patent EP 921465             |
| ES 2193482                            | T3 | ES | Application EP 1998310057                 |
|                                       |    |    | Based on OPI patent EP 921465             |
| JP 3523995                            | B2 | JA | 9<br>Previously issued patent JP 11174912 |

**Original Abstracts:**

...transmits the user request data toward the central computer system </br>  
The remote diagnosis system further includes a data communication adapter that collects the user request data from the at least one variety kinds of image-forming apparatuses and transmits the user request data to the central computer system, an interface that interfaces the at least one variety...

...forming apparatus and transmits the user request data to the central computer system. An interface interfaces the at least one kind of image-forming apparatus with the data communication adapter, and a public communication network connects the data communication adapter with the central computer system. The central computer system includes a plurality of request-dealing...

**Claims:**

...transmits said user request data to said central computer system, </br>  
an interface that interfaces said at least one kind of image-forming apparatus with said data communication adapting device; </br>  
wherein, </br> said central computer system includes; </br> a plurality of request-dealing terminal computers each for separately taking charge of at least one prescribed kinds...

...forming apparatus (12, 13, 14, 15) to resolve problems occurring therein, wherein; </br> each of said problem resolving terminal computers (53, 55, 57, 59) includes a condition determining device for determining if said problem has been resolved by a user; and </br> a reset command-transmitting device for transmitting a reset command to...

... 15) only when it is determined that a status of said image forming apparatus of a problem is not reset by said user.

... data communication adapting device; a communication network configured to connect said data communication adapting device with said central computer system, wherein, said central computer system includes: a plurality of request-dealing terminal computers each separately taking charge of at least one corresponding image forming apparatus to address said user request data; and a

20/3, K/4 (Item 4 from file: 350)  
DI ALOG (R) File 350: Derwent WPI X  
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0009454328 - Drawing available  
WPI ACC NO: 1999-393962/199933  
Related WPI Acc No: 1997-225744; 1999-130728; 2000-655160; 2001-307253;  
2001-380204; 2002-205307; 2002-582090  
XRPX Acc No: N1999-294386  
System watch ALL method for managing computer network  
Patent Assignee: GRAF L O (GRAF-I)  
Inventor: GRAF L O  
Patent Family (1 patents, 1 countries)  
Patent Application  
Number Kind Date Number Kind Date Update  
US 5911048 A 19990608 US 1994238476 A 19940505 199933 B

Priority Applications (no., kind, date): US 1994238476 A 19940505; US 1997787117 A 19970122

Patent Details

| Number     | Kind | Lan | Pg | Dwg | Filing Notes   |
|------------|------|-----|----|-----|--|
| US 5911048 | A    | EN  | 40 | 12  | Division of application US 1994238476<br>Division of patent US 5619656 |

Alerting Abstract ... NOVELTY - A server computer gathers data and analyses when the identify computer condition upon which an alert message is constructed. The alert message is validated by checking for duplicate alert message and existing messages with higher severity. DESCRIPTION - The database also queried for alert message associated with computer condition which is ignored and condition with predefined time period. Generated alert message is rejected if an existing alert is found from validation tests, otherwise generated alert is displayed. A high...

Original Abstracts:

...and method of this invention automatically manages a group of computers by automatically gathering data, storing the data, analyzing the stored data to identify specified conditions, and initiating automated actions to respond to the detected conditions. The invention, hereafter "SYSTEMatch AI-L", comprises a SYSTEMatch AI-L client which turns a computer into a managed computer, a SYSTEMatch AI-L console, which turns a computer into a monitoring computer, a SYSTEMatch AI-L send facility, which allows a system administrator to send commands to various SYSTEMatch AI-L clients through the SYSTEMatch AI-L console, and a SYSTEMatch AI-L report facility which allows a system administrator to query information collected and processed by...

Claims:

...resources at each individual managed computer without the assistance of a monitoring computer, where said at least one managed computer executes complex decisions comprising of: gathering data; analyzing the data to identify a specific computer condition; constructing an alert message identifying said specific computer condition; performing a set of validation tests on said alert message, said set of validating tests comprising: querying for a duplicate alert message existing in a database in which previously posted alert messages are stored; querying said database for an existing alert message associated a computer condition related to, and having a higher severity than, specific computer condition, prompting said alert message; querying said database for an existing alert message associated with said specific computer condition which is being ignored; and querying said database for a previously cleared alert message associated with said specific computer condition within a predetermined time period; rejecting said alert message if an existing alert was found during any one test from said set of validation tests; and displaying said alert message, when said alert message was not rejected during said validation tests, at the managed computer without inhibiting the managed computer from...

20/3, K/5 (Item 5 from file: 350)  
 DI ALOG(R) File 350: Derwent WPI X  
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0008322871 - Drawing available  
 WPI ACC NO: 1997-434648/199740  
 Related WPI Acc No: 1997-288829; 1997-525967; 1998-531316; 2001-342210;  
 2001-615450  
 XRPX Acc No: N1997-361611

Mailbox communication method for switched communications network - transferring voice message from one centralised messaging system to multiple centralised messaging systems in network having central offices connected to subscriber terminals, by using common channel signalling network

Patent Assignee: BELL ATLANTIC NETWORK SERVICES (BELL-N)

Inventor: BARTHLOMEW D; FARRIS R D

Patent Family (1 patents, 1 countries)

| Patent Number | Kind | Date     | Application Number | Kind | Date     | Update   |
|---------------|------|----------|--------------------|------|----------|----------|
| US 5661782    | A    | 19970826 | US 1994353281      | A    | 19941205 | 199740 B |
|               |      |          | US 1995371906      | A    | 19950112 |          |
|               |      |          | US 1995539952      | A    | 19951006 |          |

Priority Applications (no., kind, date): US 1994353281 A 19941205; US 1995371906 A 19950112; US 1995539952 A 19951006

Patent Details

| Number     | Kind | Lan | Pg | Dwg | Filing Notes   |
|------------|------|-----|----|-----|--|
| US 5661782 | A    | EN  | 40 | 14  | C-I-P of application US 1994353281<br>C-I-P of application US 1995371906 |

Alerting Abstract ... with subscriber lines. A pre-stored digital data message is forwarded from an originating message storage system. The message includes digital message information and processing parameters.

... The method then determines if a value in the processing parameters meets a predetermined criterion, and in response accesses data in the database to obtain processing information. The processing information is used to direct at least the pre-stored digital

**Original Abstracts:**

... as a voice message from one centralized messaging system to multiple centralized messaging systems in a switched communications network having a plurality of central offices connected to subscriber terminals and connected together by trunks wherein the transfer of the message is effected through a common channel signaling network without using the trunks.

**Claims:**

In a switched communications network comprising: a first switching system connected to a first plurality of subscriber lines and including a service switching point for selectively providing switched communications between subscriber lines; a second switching system connected to a second plurality of subscriber lines and including a service switching point for selectively providing switched communications between subscriber lines; a signaling network arranged separately from the switching systems and connected to the service switching points through at least one signal transfer point to convey control data to effect communications; each of said switching systems providing selective communications between subscriber lines and a message storage system for storing messages directed to subscribers...

... processing data associated with subscriber lines; forwarding from an originating message storage system a pre-stored digital data message including digital message information and processing parameters; determining if a value in said processing parameters meets a predetermined criterion, and in response thereto accessing data in said database to obtain processing information; and responsive to said processing information, directing at least the pre-stored digital message information through said signaling network to multiple addresses via a said signal transfer point.

20/3, K/6 (Item 6 from file: 350)  
DI ALOG(R) File 350: Derwent WPI X  
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0007467015 - Drawing available  
WPI ACC NO: 1996-077266/199608  
XRPX Acc No: N1996-064310

Computer network data server with event driven sampling - applies request for data to data engine which launches probe via network transport to cause data to be collected on remote platform and returned via network transport

Patent Assignee: CANDLE DISTRI BUTED SOLUTI ONS INC (CAND-N)

Inventor: GREENBLATT S; YUNG A

Patent Family (4 patents, 62 countries)

| Patent Number | Kind | Date     | Application Number | Kind | Date     | Update   |
|---------------|------|----------|--------------------|------|----------|----------|
| WO 1996000419 | A1   | 19960104 | WO 1995US8857      | A    | 19950623 | 199608 B |
| AU 199531282  | A    | 19960119 | AU 199531282       | A    | 19950623 | 199616 E |
| US 5615359    | A    | 19970325 | US 1994264403      | A    | 19940623 | 199718 E |
| US 5809238    | A    | 19980915 | US 1994264403      | A    | 19940623 | 199844 E |
|               |      |          | US 1995494831      | A    | 19950623 |          |

Priority Applications (no., kind, date): US 1994264403 A 19940623; US 1995494831 A 19950623

#### Patent Details

| Number   | Kind | Lan | Pg | Dwg | Filing                      | Notes         |
|--|------|-----|----|-----|-----------------------------|---------------|
| WO 1996000419  | A1   | EN  | 42 | 6   |                             |               |
| National Designated States, Original: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TT UA UG UZ VN |      |     |    |     |                             |               |
| Regional Designated States, Original: AT BE CH DE DK ES FR GB GR IE IT KE LU MC MW NL OA PT SD SE SZ UG  |      |     |    |     |                             |               |
| AU 199531282   | A    | EN  |    |     | Based on OPI patent         | WO 1996000419 |
| US 5615359   | A    | EN  | 11 | 6   |                             |               |
| US 5809238   | A    | EN  |    |     | Continuation of application | US 1994264403 |
|  |      |     |    |     | Continuation of patent      | US 5615359    |

#### Claims:

... more user applications (U1. . . Un); a plurality of computer platforms (P1. . . Pn); a transport network interconnecting the computer platforms; a data management engine on one of said plurality of computer platforms, said engine responsive to a request for data from a user application to invoke: at least one data probe to cause the collection of the collected data from the appropriate computer platform and the return of the collected data in the form of one or more rows of columnar data; an event manager for filtering collected data to return the collected data to the user application only upon the occurrence of a specified condition; and data return means for applying the collected data from the data probe to the network transport for return to the user application.

20/3, K/7 (Item 7 from file: 350)  
DI ALOG(R) File 350: Derwent WPI X  
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0007414655 - Drawing available  
WPI ACC NO: 1996-022209/199603  
XRPX Acc No: N1996-018463

Multimedia presentation device using CD-ROM, IC card - edits data so reproduction time is used as period information and synchronisation slips between data on different channels to avoid loss of tracking of reproduction base time of data

Patent Assignee: MATSUSHI TA DENKI SANGYO KK (MATU); MATSUSHI TA ELEC IND CO

LTD (MATU); MATSUSHITA ELECTRIC IND CO LTD (MATU)  
 Inventor: COOKE P; ENDO K; FLETCHER P; FUIRU K; GARI M; INCUE M; KOZUKA M;  
 MAAKU R; MCGILL G; POORU F; ROGERS M; YAMADA Y  
 Patent Family (11 patents, 7 countries)

| Patent Number | Kind | Date     | Application Number | Kind | Date     | Update   |
|---------------|------|----------|--------------------|------|----------|----------|
| EP 687109     | A1   | 19951213 | EP 1995304015      | A    | 19950609 | 199603 B |
| JP 7334644    | A    | 19951222 | JP 1994129077      | A    | 19940610 | 199609 E |
| JP 7334650    | A    | 19951222 | JP 1994130020      | A    | 19940613 | 199609 E |
| JP 7334651    | A    | 19951222 | JP 1994130024      | A    | 19940613 | 199609 E |
| TW 277124     | A    | 19960601 | TW 1995109530      | A    | 19950912 | 199641 E |
| US 5818435    | A    | 19981006 | US 1995489344      | A    | 19950612 | 199847 E |
| EP 687109     | B1   | 20000412 | EP 1995304015      | A    | 19950609 | 200023 E |
| DE 69516210   | E    | 20000518 | DE 69516210        | A    | 19950609 | 200031 E |
|               |      |          | EP 1995304015      | A    | 19950609 |          |
| KR 182634     | B1   | 19990515 | KR 199515282       | A    | 19950610 | 200053 E |
| JP 3201143    | B2   | 20010820 | JP 1994129077      | A    | 19940610 | 200149 E |
| JP 3211563    | B2   | 20010925 | JP 1994130024      | A    | 19940613 | 200162 E |

Priority Applications (no., kind, date): JP 1994129077 A 19940610; JP 1994130020 A 19940613; JP 1994130024 A 19940613

#### Patent Details

| Number                                | Kind | Lang | Pg | Dwg | Filing                        | Notes       |
|---------------------------------------|------|------|----|-----|-------------------------------|-------------|
| EP 687109                             | A1   | EN   | 64 | 33  |                               |             |
| Regional Designated States, Original: |      |      |    |     | DE FR GB NL                   |             |
| JP 7334644                            | A    | JA   | 16 |     |                               |             |
| JP 7334650                            | A    | JA   | 7  |     |                               |             |
| JP 7334651                            | A    | JA   | 14 |     |                               |             |
| TW 277124                             | A    | ZH   |    |     |                               |             |
| EP 687109                             | B1   | EN   |    |     |                               |             |
| Regional Designated States, Original: |      |      |    |     | DE FR GB NL                   |             |
| DE 69516210                           | E    | DE   |    |     | Application EP 1995304015     |             |
|                                       |      |      |    |     | Based on CPI patent EP 687109 |             |
| JP 3201143                            | B2   | JA   | 16 |     | Previously issued patent      | JP 07334644 |
| JP 3211563                            | B2   | JA   | 13 |     | Previously issued patent      | JP 07334651 |

#### Original Abstracts:

... an automatic discharge process for a button which stores the branch address, enables the user to understand how a branch address was selected. Command discharge condition information is stored the information block reproduction means for managing buttons which are automatically discharged at an end of a reproduction period or other such time, so that by executing a branch process by...

#### Claims:

... A multimedia data presentation device that successively reproduces information blocks (113) which are composed of multimedia data that is made up of a combination of at least image information, audio information, and at least two button media elements which are used to receive a user indication, wherein the multimedia data presentation device comprises: information storage means (102) for storing the information blocks (113) and sets of information block reproduction control information (114), wherein each set of information block reproduction control information (114) corresponds to a different information block (113), and each set of information block reproduction control information...

... for all of the button media elements in the present information block (113) during which a user indication can be received, and an automatic discharge condition for automatically selecting one of the button media elements in the present information block (113) that is determined when the reproduction time period for the selected button media element has



elapsed; information retrieval means (103) for retrieving an information block (113) to be reproduced and a corresponding set of information block reproduction control information (114) from the information storage means (102); indication input means (105) for...  
 ... 108, 111) for automatically selecting a button media element corresponding to an information block (113) to be reproduced next in accordance with the automatic discharge condition in the set of information block reproduction control information (114) corresponding to the present information block (113); information block reproduction means (108) for determining, when the user indication has been given within the reproduction time period for the button media element, an information block (113) corresponding to a button media element indicated by the user indication as a next information block (113) to be reproduced, and determining, when no user indication has been given...

... tous les elements de media a boutons dans le bloc d'information present (113) pendant laquelle une indication d'utilisateur peut etre recue, et une condition de decharge automatique pour automatiquement selectionner un des elements de media a bouton dans le bloc d'information (113) qui est determine lorsque la periode...

... least one of a type one media, such as video, sound and graphics, and a type two media, which include graphic button media elements simulating user control switches which further contain link information for moving from a present information block to another information block; reproduction control information management means for retrieving the control...

20/3, K/8 (Item 8 from file: 350)  
 DI ALOG (R) File 350: Derwent WPI X  
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0004700381 - Drawing available  
 WPI ACC NO: 1989-062566/198909  
 Programmable controller for multiple machine processors - has processors operating separately but guided overall by controller assigning tasks  
 Patent Assignee: ALLEN BRADLEY CO (ALLB)  
 Inventor: GALDUN D J; GALDUN D L; IMMORM NO F R; RISCHAR C M; STEWART D L  
 Patent Family (7 patents, 4 countries)

| Patent       |      | Application |               |      |          |            |  |
|--------------|------|-------------|---------------|------|----------|------------|--|
| Number       | Kind | Date        | Number        | Kind | Date     | Update     |  |
| EP 304880    | A    | 19890301    | EP 1988113732 | A    | 19880824 | 198909 B   |  |
| US 4858101   | A    | 19890815    | US 198789587  | A    | 19870826 | 198941 E   |  |
| BR 198901348 | A    | 19901023    | BR 19891348   | A    | 19890322 | 199047 NCE |  |
| CA 1284370   | C    | 19910521    |               |      |          | 199125 E   |  |
| EP 304880    | A3   | 19920923    | EP 1988113732 | A    | 19880824 | 199339 E   |  |
| EP 304880    | B1   | 19951018    | EP 1988113732 | A    | 19880824 | 199546 E   |  |
| DE 3854594   | G    | 19951123    | DE 3854594    | A    | 19880824 | 199601 E   |  |
|              |      |             | EP 1988113732 | A    | 19880824 |            |  |

Priority Applications (no., kind, date): US 198789587 A 19870826

| Patent Details |            |         |           |     |        |                           |
|----------------|------------|---------|-----------|-----|--------|---------------------------|
| Number         | Kind       | Lan     | Pg        | Dwg | Filing | Notes                     |
| EP 304880      | A          | EN      | 53        | 29  |        |                           |
| Regional       | Designated | States, | Original: |     |        | DE GB IT                  |
| US 4858101     | A          | EN      | 47        |     |        |                           |
| BR 198901348   | A          | PT      |           |     |        |                           |
| CA 1284370     | C          | EN      |           |     |        |                           |
| EP 304880      | A3         | EN      |           |     |        |                           |
| EP 304880      | B1         | EN      | 54        | 29  |        |                           |
| Regional       | Designated | States, | Original: |     |        | DE GB IT                  |
| DE 3854594     | G          | DE      |           |     |        | Application EP 1988113732 |

Alerting Abstract ...each of which has a simple, easily understood, ladder program which is repeatedly performed rapidly as necessary. It has a CPU and storage. When the conditions for parallel operation with another processor or change of program occur it detects these...

**Original Abstracts:**

...which the user control programs are executed and which of the processor means executes a given control program. At least one input/output interface circuit controls the gathering of data from various external sensors and in response to output data received from the processor means, controls the operation of actuator devices on the machine. The input/output data regarding state...

**Claims:**

...each of which has a simple, easily understood, ladder program which is repeatedly performed rapidly as necessary. It has a CPU and storage. When the conditions for parallel operation with another processor or change of program occur it detects these...

...each of which has a simple, easily understood, ladder program which is repeatedly performed rapidly as necessary. It has a CPU and storage. When the conditions for parallel operation with another processor or change of program occur it detects these...

...having a memory (106) which stores user provided control programs for execution on said processor and user provided program execution sequence data (313) comprising a plurality of descriptors (430, 432, 434, 436), each descriptor identifying a user provided control program a transition condition which occurs when the execution of the identified control program should terminate, and the next user provided control program to be executed and which processor is to execute the next user control program each of said processors...

15/3, K/1 (Item 1 from file: 350)  
DI ALOG(R) File 350: Derwent WPI X  
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0021361271 - Drawing available  
WPI ACC NO: 2011-A12891/201106

Electronic information product returning management method, involves uploading and saving returning processing result data into product returning management databank of retailer in product returning network server

Patent Assignee: LIU J (LIU-J)  
Inventor: LIU J, CN

Patent Family (1 patents, 1 countries)

| Patent Number | Kind | Date     | Application Number | Kind | Date     | Update   |
|---------------|------|----------|--------------------|------|----------|----------|
| CN 101894331  | A    | 20101124 | CN 201010249622    | A    | 20100810 | 201106 B |

Priority Applications (no., kind, date): CN 201010249622 A 20100810

**Patent Details**

| Number       | Kind | Lan | Pg | Dwg | Filing Notes |
|--------------|------|-----|----|-----|--------------|
| CN 101894331 | A    | ZH  | 30 | 4   |              |

Electronic information product returning management method, involves uploading and saving returning processing result data into product returning management databank of retailer in product returning network server

Alerting Abstract ...returning network server. A production retailer is

assisted to execute returning processing operations. Electronic information product returning formalities are handled or refused. A returning processing **result** data is saved in an undel deletable merchandise credit slip **data storage** module of a product, where the returning processing **result** data is uploaded and saved into a product returning management **databank** of a retailer in a product returning network server.

Title Terms.../Index Terms/Additional Words: **RESULT**;

### Original Abstracts:

... product returning management method and system based on the merchandise credit slip management, the electronic information product is provided with an undel deletable merchandise credit slip **data storage** module, a data submitting module and an analysis control module; the return material authorization and the merchandise credit slip data negotiated by both the retailer...

#### Claims:

... 1] An electronic information product returning management method based on the merchandise credit slip management, comprising the following steps: A, setting a merchandise credit slip **data storage** module capable of only reading and writing data but incapable of deleting data and modifying data, a merchandise credit slip data submitting module and a...

... electronic information product provided with a user manager, a login manager, a product function manager and multiple application function modules, wherein the merchandise credit slip **data storage** module is for saving the various merchandise credit slip data associated with the product returning management in an undel deletable manner that is capable of only...

... but incapable of deleting data and modifying data; the merchandise credit slip data submitting module is for submitting the merchandise credit slip data submitted by **various users** associated with the product returning management in the use of product; the merchandise credit slip analysis control module is for judging whether the merchandise credit ...

... merchandise credit slip saved, for controlling the access of the product function manager of electronic information product to the product application function module, allowing or **prohibiting** the user to use the product application function; B, before the purchase and use of the product, saving the merchandise credit slip data such as the product returning protocol, the product probationary condition, the returning policy voucher data, the product data, the product retailer data into the merchandise credit slip **data storage** module capable of only reading and writing data but incapable of deleting or modifying data; C, transferring the merchandise credit slip data submitting module when the user is in the probation of the product purchased, **collecting** the following voucher **data**: merchandise **credit slip data** submitted by the user, corresponding user **identity**, product type **identifier** and submitting time, and transmitting these merchandise credit slip data to the merchandise credit slip **data storage** module; D, receiving and saving the merchandise credit slip data transmitted by the merchandise credit slip data submitting module via the merchandise credit slip **data storage** module capable of only reading and writing data but incapable of deleting and modifying data; E, controlling the user to use the electronic information product...

... control module according to the merchandise credit slip data and the probationary condition determined by the returning protocol saved in the undel deletable merchandise credit slip **data storage** module; F, by using the returning processor, **collecting**, copying, displaying and analyzing the merchandise credit slip data in the undel deletable merchandise

credit slip **data storage** module of electronic information product to be returned, and uploading the merchandise credit slip data of the product to the product returning network server via...

...start the checking server, according to the merchandise credit slip data of the product uploaded, executing a repeated returning check in the product returning management **databank** of retailer, researching whether there is presence of the merchandise credit slip data record with the same user **identity** and the product type **identifier**, and feeding back the research **result** to the retailer that submits the merchandise credit slip data; H, according to the merchandise credit slip data, the research **result** and the returning protocol, assisting the production retailer to execute the returning processing operations, handling or refusing the corresponding electronic information product returning formalities, saving the returning processing **result** data into the undeletable merchandise credit slip **data storage** module of product, and uploading and saving into the product returning management **databank** of the retailer in the product returning network server...

...on the merchandise credit slip management according to claim 1, before the step C, further comprising: C1, logging the product via the corresponding retailer user **identity** when the user is to purchase the product, using the user management module of electronic information product to add the corresponding normal user **name** and the login authorization password, and saving to the undeletable merchandise credit slip **data storage** module of electronic information product...

...returning management method based on the merchandise credit slip management according to claim 2, after the step C1, further comprising: C2, submitting the correct user **identity** authorization information to the system via the login authorization management of electronic information product when the user starts the purchased electronic information product

...merchandise credit slip management according to claim 3, after the step C2, further comprising: J, after the product is started by using the legal user **identity** to log in, before the first time of probation, transferring the returning protocol from the undeletable merchandise credit slip **data storage** module to the user to overview, providing an agreement button and a disagreement button to the user for selection, and according to the selection **result** of user, starting the probation of product or refuse the probation of product; K, saving the returning protocol agreement information and the corresponding user **identifier** and submitting time submitted by the user into the undeletable merchandise credit slip **data storage** module by means of the electronic information product...

...slip data submitting module, the electronic information product saves the return requiring information and the return abandoning information submitted by the user, and the user **identifier** and the submitting time of user into the undeletable merchandise credit slip **data storage** module...

15/3, K/2 (Item 2 from file: 350)  
DI ALOG(R) File 350: Derwent WPI X  
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0018140874 - Drawing available  
WPI ACC NO: 2008-K61204/200863  
Joint payment method for electronic commercial transaction system involves generating wish box information with goods selection information, and transmitting partial payment information to main server by multiple joint payer terminals  
Patent Assi gnee: JEA J P (JEAJ-1); YOONG K K (YOON-1)

Inventor: JEA J P; YOONG K K  
 Patent Family (1 patents, 1 countries)  
 Patent Application  

| Number    | Kind | Date     | Number       | Kind | Date     | Update   |
|-----------|------|----------|--------------|------|----------|----------|
| KR 804817 | B1   | 20080220 | KR 200699826 | A    | 20061013 | 200863 B |

Priority Applications (no., kind, date): KR 200699826 A 20061013

Patent Details  

| Number    | Kind | Lan | Pg | Dwg | Filing | Notes |
|-----------|------|-----|----|-----|--------|-------|
| KR 804817 | B1   | KO  | 15 | 4   |        |       |

Original Titles:  
 JOINT PAYMENT SYSTEM FOR ENABLING A PLURALITY OF USERS TO PAY  
 ONE GOODS WITH JOINT PAYMENT PAYING A PART OF A GOODS PRICE AND A METHOD  
 THEREOF

Alerting Abstract ...server by multiple joint payer terminals. The  
 information exchanged among the joint payer terminals, the receiver  
 terminal and the main server is stored in a **database** (4)...4  
**Database**

**Original Abstracts:**

...for the purchase it provides the commodity information to the terminal  
 membership of the members and the member registration step: registered with  
 the members the **personal information** received from the terminal  
 is stored the member admission application signal is received from the  
 terminal the determination to buy information which is received from...

**Claims:**

...to the collaboration settlement method in which the main server is  
 interconnection or the terminal membership which communally settles  
 accounts, makes member registration after the **personal  
 information** included in the member admission application signal being  
 stored. As to the expected product selection stage which transmits the  
 product selection information which is automatically...

...the recommendation of product information where the main server  
 registers the recommendation of product information recommending the  
 pre-stored other product selection information in the **personal  
 information** M S-matching according to the goods storage step: mutual  
 comparison where the main server stores the product selection information  
 in the **personal information** coincidence according to the  
 providing goods information step: product selection level: request boxboard  
 one-step: mutual comparison determining the match of the **personal  
 information** about the **personal information** about the  
 terminal membership in which the main server receives the goods and the  
 terminal membership receiving the pre-stored goods in the request box...

...step, which again progresses a part payment step confirm and save the  
 balance information toward the balance of the purchase payment which is  
 drawn it **excludes** the payment amount from the purchase payment a part  
 payment step, which the part payment information in which the main server  
 is transmitted from the...

...step, judging the full payment possible status or not of the purchase  
 payment about the settlement amount information which is drawn it computes  
 an part **payment information accumulated** about the goods  
 in which the main server is picked after the part payment step and main  
 server confirm the purchase payment shortage situation of...2, and claim 3  
 or 5 by one collaboration settlement method and the collaboration payment  
 system in which the main server is interconnection provide the  
**database** which as receives the request box information transmitting  
 the pre-stored commodity information in the terminal membership receiving  
 the goods and includes the main server...

... goods storage module which registers the recommendation of product information recommending the pre-stored other product selection information in the request box information in the **personal information** MS-matching according to the goods storage module: mutual comparison storing the product selection information in the **personal information** coincidence according to the providing goods information module: goods choice module: request boxboard shift module: mutual comparison determining the match of the **personal information** about the **personal information** about the terminal membership receiving the goods and the terminal membership receiving the pre-stored goods in the request box information receives the product selection...

... registration module receives the member admission application signal from the terminal membership receiving the , goods or the terminal membership which it communally settles accounts; the **personal information** included in the member admission application signal is stored; and makes member registration; the expected product preference module provides the pre-stored commodity information to... which again progresses a part payment step it confirms and saves the balance information toward the balance of the purchase payment which is drawn it **excludes** the payment amount from the purchase payment the full payment judgement module, judging the full payment possible status or not of the purchase payment about the settlement amount information which is drawn it computes an part **payment information accumulated** about the goods in which the main server is picked after the part settlement module and main server confirm the purchase payment shortage situation of...

... the product selection information received from the terminal membership receiving the , goods or the terminal membership receiving the storage means for member information, which the **personal information** including the **name, ID, the address, the telephone number, the e-mail address** received from the terminal membership which communally settles accounts is stored and goods and the request...

... the price of sale information are stored and a part payment information pre-stored in the request box information received from the terminal membership which **database** communally settles accounts and the payment information storage means, which the balance information is stored and main server confirm the full payment whether or not of the purchase payment with reference to the part payment information or the balance information; and it includes the payment actual **result** storage means storing the predetermined payment performance information which is caused by by gaining the determination to buy information received from the terminal membership receiving...

15/3, K/3 (Item 3 from file: 350)  
 DI ALOG(R) File 350: Derwent WPI X  
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0016643096 - Drawing available  
 WPI ACC NO: 2007-358034/200734  
 System and method for managing credit information using security algorithm  
 Patent Assignee: KOREA CREDIT BUREAU CO LTD (KOCR-N)  
 Inventor: NOH S W, SUNG W N

Patent Family (2 patents, 1 countries)  

| Patent        |      | Application |               |      |          |          |
|---------------|------|-------------|---------------|------|----------|----------|
| Number        | Kind | Date        | Number        | Kind | Date     | Update   |
| KR 2006114308 | A    | 20061106    | KR 2006100659 | A    | 20061017 | 200734 B |
| KR 828628     | B1   | 20080509    | KR 2006100659 | A    | 20061017 | 200870 E |

Priority Applications (no., kind, date): KR 2006100659 A 20061017

Patent Details

| Number        | Kind | Lang | Pg | Dwg | Filing | Notes                                  |
|---------------|------|------|----|-----|--------|--|
| KR 2006114308 | A    | KO   |    | 1   |        |  |
| KR 828628     | B1   | KO   |    |     |        | Previously issued patent KR 2006114308 |

Alerting Abstract ... NOVELTY - A system and a method for managing credit information are provided to minimize load/time for loading a credit file collected from many customer member servers and improve security of the managed credit file by using a security algorithm DESCRIPTION - The customer member server(100) generates the credit file by collecting the credit information of customers, encodes the credit file according to the first security algorithm and transfers the encoded credit file to an external server(200). The external server decodes the encoded credit file received from each customer member server according to the first security algorithm, encodes an ID credit file according to the second security algorithm based on ID information of the credit file, and transfers the encoded ID credit file to a loading server(300). The loading server stores the ID credit file received from the external server through a batch process. If the credit file is requested from the customer member server, the credit file decoding the ID credit file received from the loading server is encoded and provided to the customer member server. Image 1/1

**Original Abstracts:**

The present invention classifies the foreign server exchanging the client membership server and the credit file and the loading server loading the credit file according to the thing about a method and system for controlling the credit information. The credit file which is not encrypted in the loading server does not exist. The credit file which is not encrypted by the foreign server exists and the security is improved. The processing time to cipher the credit file in the foreign server according to the security algorithm and process the security algorithm in the loading server is minimized. The load of the loading...

**Claims:**

[CLAIM 1] System that controls credit information, wherein the foreign server the credit information of a plurality of clients is collected and the credit file is produced has the request of the credit file from the , each client membership server; it requests the discrimination credit file as the loading server; and it ciphers the credit file decoding the equation credit file received from the loading server according to the second security algorithm according to the first security algorithm and it provides to the target customer membership server, and the foreign server decodes the encrypted credit file which is transmitted from each client membership server according to the first security algorithm and transmits the discrimination credit file which cipher according to the second security algorithm with the loading server based on the identifying information of the credit file.

... CLAIM 3] The system controlling the credit information of claim 1, wherein each client membership server obtains the credit information of the clients the credit file received from the , foreign server according to the first security algorithm from the credit file decoded...

... CLAIM 4] The system controlling the credit information of claim 1, wherein the loading server decides on the discrimination credit file received from the , foreign server with the dramatization (staging); it arranges to the classification of the credit information; the classification stores in database after working with arrangement; and

it arranges according to the service species it searches the discrimination credit file which the client membership server requests among the discrimination credit file stored in database and it provides ...

... CLAIM 5] The system controlling the credit information of claim 1, wherein it ciphers the , credit file according to the first security algorithm or it includes the first arm/ decoder, and the first file transfer part exchanging the credit file for the foreign server by the X.25 mode, and the first arm/ decoder the client membership server decodes...

... CLAIM 6] The system controlling the credit information of claim 1, wherein: it includes the second file transfer part exchanging the , client membership server and credit file, the second arm/ decoder, the file processor, and the first FTP exchanging the discrimination credit file encrypted by the file processor according to the second security algorithm for the loading server; the second arm/ decoder ciphers the credit file according to the first security algorithm or decoded; and the file processor verifies the transmission error and format of the credit file received from the client membership server; and the encoding drawing decodes the identifying information of the credit file according to the second security algorithm..

... CLAIM 7] The system controlling the credit information of claim 1, wherein: it includes the second FTP exchanging the , foreign server and equation credit file, the load stock, and the verification of error part; the load stock the loading server works with arrangement and it loads the equation credit file in database; and it searches the requested credit file and it provides; and the verification of error part verifies the transmission error of the discrimination credit file and error of format and standardized...

... controlling the credit information of the method for managing the credit information in the system including a plurality of servers, wherein the step processing as file as described above a plurality of client membership servers collects the credit information of the multiple client is comprised of the step that confirms whether or not; the transmission error is generated; and stores the error file, and the step that does not have the transmission error; and verifies the format of the credit file the transmission error was generated the credit file received from the , each client membership server...

... CLAIM 10] The method for controlling the credit information of claim 8, wherein the step working with arrangement and stores in database decides on the , the equation credit file with the dramatization (staging); it arranges to the classification of the credit information; and it arranges according to the service species and the classification stores in database.

15/3, K/4 (Item 4 from file: 350)  
DI ALOG (R) File 350: Derwent WPI X  
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0016515707 - Drawing available  
WPI ACC NO: 2007-231933/200723  
Related WPI Acc No: 2007-307259  
XRPX Acc No: N2007-172419  
Symmetric group managing method, involves facilitating server-less management of group communications among members of group based on group management message that is transmitted via peer-to-peer communication  
Patent Assi gnee: NOKIA CORP (OYNO); NOKIA INC (OYNO); KOKKONEN E



(KOKK-I); RANTAPUSKA O (RANT-I)  
 Inventor: KOKKONEN E; RANTAPUSKA O; ESEUKO K; CLRI R  
 Patent Family (11 patents, 114 countries)

| Patent Number  | Kind | Date     | Application Number | Kind | Date     | Update   |
|----------------|------|----------|--------------------|------|----------|----------|
| WO 2007004052  | A2   | 20070111 | WO 2006I B1891     | A    | 20060630 | 200723 B |
| US 20070021137 | A1   | 20070125 | US 2005696914      | P    | 20050706 | 200730 E |
| EP 1900147     | A2   | 20080319 | US 2006476920      | A    | 20060628 |          |
| IN 200709621   | P1   | 20080620 | EP 2006765628      | A    | 20060630 | 200822 E |
| CN 101218784   | A    | 20080709 | WO 2006I B1891     | A    | 20060630 |          |
| KR 2008031378  | A    | 20080408 | WO 2006I B1891     | A    | 20060630 | 200851 E |
| JP 2009500708  | W    | 20090108 | IN 2007DN9621      | A    | 20071212 |          |
| MX 2008000157  | A1   | 20080301 | CN 200680024621    | A    | 20060630 | 200858 E |
| RU 2392756     | C2   | 20100620 | WO 2006I B1891     | A    | 20060630 |          |
| KR 967126      | B1   | 20100705 | WO 2006I B1891     | A    | 20060630 | 200870 E |
| US 7774010     | B2   | 20100810 | KR 2008703012      | A    | 20080204 |          |
|                |      |          | WO 2006I B1891     | A    | 20060630 | 200906 E |
|                |      |          | JP 2008519013      | A    | 20060630 |          |
|                |      |          | WO 2006I B1891     | A    | 20060630 | 200917 E |
|                |      |          | MX 2008157         | A    | 20080107 |          |
|                |      |          | WO 2006I B1891     | A    | 20060630 | 201040 E |
|                |      |          | RU 2008103500      | A    | 20060630 |          |
|                |      |          | WO 2006I B1891     | A    | 20060630 | 201048 E |
|                |      |          | KR 2008703012      | A    | 20080204 |          |
|                |      |          | US 2005696914      | P    | 20050706 | 201053 E |
|                |      |          | US 2006476920      | A    | 20060628 |          |

Priority Applications (no., kind, date): US 2005696914 P 20050706; US 2006476920 A 20060628

Patent Details

| Number   | Kind | Lang | Pg | Dwg | Filing | Notes   |
|--|------|------|----|-----|--------|---|
| WO 2007004052  | A2   | EN   | 32 | 10  |        |   |
| National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW |      |      |    |     |        |   |
| Regional Designated States, Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GR HU IE IS IT KE LS LT LU LV MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW   |      |      |    |     |        |   |
| US 20070021137   | A1   | EN   | 17 |     |        | Related to Provisional US 2005696914                                      |
| EP 1900147   | A2   | EN   |    |     |        | PCT Application WO 2006I B1891<br>Based on OPI patent WO 2007004052       |
| Regional Designated States, Original: AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LI LT LU LV MC NL PL PT RO SE SI SK TR   |      |      |    |     |        |   |
| IN 200709621   | P1   | EN   |    |     |        | PCT Application WO 2006I B1891  |
| CN 101218784   | A    | ZH   |    |     |        | PCT Application WO 2006I B1891<br>Based on OPI patent WO 2007004052       |
| KR 2008031378  | A    | KO   |    |     |        | PCT Application WO 2006I B1891<br>Based on OPI patent WO 2007004052       |
| JP 2009500708  | W    | JA   | 23 |     |        | PCT Application WO 2006I B1891<br>Based on OPI patent WO 2007004052       |
| MX 2008000157  | A1   | ES   |    |     |        | PCT Application WO 2006I B1891<br>Based on OPI patent WO 2007004052       |
| RU 2392756   | C2   | RU   |    |     |        | PCT Application WO 2006I B1891<br>Based on OPI patent WO 2007004052       |
| KR 967126  | B1   | KO   |    |     |        | PCT Application WO 2006I B1891<br>Previously issued patent KR 2008031378  |
| US 7774010   | B2   | EN   |    |     |        | Based on OPI patent WO 2007004052<br>Related to Provisional US 2005696914 |

Alerting Abstract ... a computer-readable medium having stored

instructions executable by a **data processing** system for performing a symmetric group managing method a communications device comprising a group management module for facilitating management of peer-to-peer communications a...

...USE - Used for managing a symmetric group that is utilized for group communication service e.g. instant messaging, chat, **file** transfer and content distribution and threaded conversation...

...ADVANTAGE - The method allows the group to be used for any group communication service, and allows the information such as shared **files** or conversations to be viewed on each member's device without any network communication, thus allowing the members to access the information quickly, and hence...

#### **Original Abstracts:**

...FIELD: physics, communications. SUBSTANCE: invention relates to information transmission apparatus. Member of a group having **several members** initiates at least one group control function which ensures limitation of membership in the group. At least one group control function includes configuration of the...

#### **Claims:**

[CLAIM 1] A processor-implemented method, comprising: initiating, by an initiating member of a group having a **plurality of members**, at least one group management function that facilitates restricting membership to said group; transmitting, via peer-to-peer communication, group management messages associated with said...

...comprising: receiving a request from a requesting communication device for access to one or more of said group management functions available to said group; comparing **identification** information of said requesting communication device with a member list of the members of said group; and disallowing access by said requesting communication device to the requested group management function if said **identification** information does not correspond to any entry of said member list...

...CLAIM 9] The method according to claim 8, further comprising allowing access by said requesting communication device to the requested group management function if said **identification** information matches an entry of said member list...

...CLAIM 10] The method according to claim 9, further comprising communicating said **identification** information to the members of said group based on said **identification** information matching the entry of said member list CLAIM 11] A computer-readable medium having instructions stored thereon which are executable by a **data processing** system for performing said steps according to claim 1...

...CLAIM 12] A method, comprising: initiating transmission of application data from a communication device of a first member of a group having a **plurality of members**; identifying addresses of each of the other members of said group based on a member list locally stored at each of said communication devices of...

...CLAIM 13] The method according to claim 12, further comprising: tagging said data with an **identification** of said application providing said application data; and receiving said application data at each of the other members of said group, and identifying a local application to utilize said application data based on the **identification** of said application provided by said first member...

...CLAIM 14] The method according to claim 12, further comprising: tagging said data with an **identification** of an application plug-in associated with said application providing said application data; and receiving said

application data at each of the other members of said group, and identifying a local application plug-in associated with a local application to utilize said application data based on said identification of said application provided by said first member...

... CLAIM 16] A computer-readable medium having instructions stored thereon which are executable by a data processing system for performing said steps according to claim 12...

...management module for facilitating management of peer-to-peer communications among communication devices of members of a group, said group management module including, a local database to store group data including at least a member list for each of one or more groups to which the apparatus is affiliated; a member management module coupled to said local database to manage storage and retrieval of said group data; an application programming interface configured to interface at least application content and a user interface with...

... according to claim 18, wherein said membership management module, upon acceptance of said invitation by said prospective member, updates said group data via said local database to include said prospective member as a new member of said group and transmits said group data, via said communication module, to said new member... receives a request from a requesting communication device for accessing said application content, and wherein said membership management module, in response to said request, compares identification information of said requesting communication device with said member list, and wherein said membership management module disallows access by said requesting communication device to said application data if said identification information does not correspond to any entry of said member list...

... 22] The device according to claim 21, wherein said membership management module allows access by said requesting communication device to said application data if said identification information matches an entry of said member list...

... a user interface (UI); an application module comprising one or more applications and associated application plug-ins; and a group management module comprising: a local database to store group data including at least a member list for each of one or more groups to which said communication device is affiliated; a member management module coupled to said local database to manage storage and retrieval of said group data; an application programming interface (API) configured to interface at least the application module and UI with...

... according to claim 24, wherein said membership management module, upon acceptance of said invitation by said prospective member, updates said group data via said local database to include said prospective member as a new member of said group and transmits said group data, via said communication module, to said new member...

... receives a request from a requesting communication device for accessing the application content, and wherein said membership management module, in response to said request, compares identification information of said requesting communication device with said member list, and wherein said membership management module disallows access by said requesting communication device to said application data if said identification information does not correspond to any entry of said member list...

... 28] The network according to claim 27, wherein said membership management module allows access by said requesting communication device to said application data if said identification information matches an entry of said member list...the peer to peer communications from the beginning member in one or more other members of the group, and the step making the administration doing not have with the server of the

group communications among the member of the group facilitated based on the group management message it is facilitated by the beginning member of the group having a plurality of members to limit membership to the group... CLAIM 11] The computer-readable medium storing executable commands with data processing system for performing the steps of claim 1

...

... method for including the step starting the electrical transmission of application data from the communications device of the first member of the group having a plurality of members, the step distinguishing each addresses of the other members of the group based on the member list stored in each of the communications devices of...

... CLAIM 13] Method of claim 12, further comprising the step adhering to ID of the application providing application data to data as the tag, the step receiving application data by each of the other members of the group, and the step that distinguishes the local application in order to use application data based on ID of the application provided by the first member...

... CLAIM 14] Method of claim 12, further comprising the step adhering to ID of the application plug-in related to the application providing data to data as the tag, and the step that receives application data by each...

... other members of the group; and distinguishes the local application plug-in related to the local application in order to use application data based on ID of the application provided by the first member...

... CLAIM 16] The computer-readable medium in which executable commands are stored by data processing system for performing the steps of claim 12...

... CLAIM 17] The communications device including the application program interface, and the communications module comprised the local database storing group data, the member administration module, and the application contents and user interface are interfaced with the member administration module at least of the...

... the members of the , group facilitated; and the apparatus the group management module is joined, and the member administration module is connected to the local database and manages the storage and search of group data. The communications module is the communications module which is connected to the member administration module and... device of claim 18, wherein the membership administration module based on the grant of invite by the forecast member renews group data through the local database in order to include the forecast member as the new member of the group and the member transmits group data through the communications module in...

... and the group management module; and the group management module includes the application program interface (API): which is comprised in order to interface the local database: member administration module, which is connected to the local database and manages the storage and search of group data at least, the application module and UI with the member administration module stores group data including one or more member list about each of one or more...

... devices of claim 24, wherein the membership administration module based on the grant of invite by the forecast member renews group data through the local database in order to include the forecast member as the new member of the group and the member transmits group data through the communications module in... CLAIM 11] The computer-readable medium storing executable instructions with data processing system for performing the steps of claim 1...

15/3, K/5 (Item 5 from file: 350)  
DI ALOG(R) File 350: Derwent WPI X  
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0012325648 - Drawing available  
WPI ACC NO: 2002-267470/200231  
XRPX Acc No: N2002-207966

Information collecting system has information processing center which processes received information for constructing picture to be displayed in terminal

Patent Assignee: AI ZAKI T (AI ZA-I); HI RASAWA K (HI RA-I); MITSUBI SHI DENKI KK (MITO); MITSUBI SHI ELECTRIC CORP (MITO); TERAZAKI N (TERA-I); YOSHI MOTO K (YOSH-I)

Inventor: AI ZAKI T; HI RASAWA K; TERASAKI N; TERAZAKI N; YOSHI MOTO K; TERASAKI S

Patent Family (6 patents, 4 countries)

| Patent         |      | Application |               |      |          |        |   |
|----------------|------|-------------|---------------|------|----------|--------|---|
| Number         | Kind | Date        | Number        | Kind | Date     | Update |   |
| US 20020023125 | A1   | 20020221    | US 2001840053 | A    | 20010424 | 200231 | B |
| DE 10120785    | A1   | 20020221    | DE 10120785   | A    | 20010423 | 200231 | E |
| JP 2002041471  | A    | 20020208    | JP 2000222679 | A    | 20000724 | 200231 | E |
| CN 1335709     | A    | 20020213    | CN 2001119537 | A    | 20010524 | 200233 | E |
| US 6968357     | B2   | 20051122    | US 2001840053 | A    | 20010424 | 200577 | E |
| CN 1214605     | C    | 20050810    | CN 2001119537 | A    | 20010524 | 200647 | E |

Priority Applications (no., kind, date): JP 2000222679 A 20000724; US 2001840053 A 20010424

Patent Details

| Number         | Kind | Lan | Pg | Dwg | Filing | Notes |
|----------------|------|-----|----|-----|--------|-------|
| US 20020023125 | A1   | EN  | 17 | 10  |        |       |
| JP 2002041471  | A    | JA  | 11 |     |        |       |

Alerting Abstract ...with the change in the versions of the applications by only changing applications of the information processing center without changing the software of each terminal. **Eliminates** the need for prescribed operating procedure and provides user friendly operation, allowing a user unfamiliar to the terminal operation to use it with ease...

#### Original Abstracts:

...An information collecting system includes at least one terminal including an **information** input device, an **information** display unit and a communication circuit; and an information processing center that is connected to the terminal via a network, and includes an application server...

...processing section for deciding as to the information received, and for constructing a picture to be displayed on the terminal in response to a decision **result**; and a transmitting section for transmitting the picture **generated** by the information processing section to the terminal. It can solve problems of a conventional system in that to start a terminal in the conventional...

...to the operation to use the terminal, and in that once a power trouble takes place in the terminal in the conventional system, the processing **result** up to the trouble is lost because the **terminal** carries out its processing using its own software...

...processing section for deciding as to the information received, and for constructing a picture to be displayed on the terminal in response to a decision **result**; and a transmitting section for transmitting the picture generated by the information processing **section** to the terminal. The application server further comprises a differential detector for detecting a difference between the client display picture stored in a

storage and...

Claims:

... is connected to said terminal via a network, and includes an application server, said application server including: a receiving section for receiving input information transmitted from said terminal to said **information processing** center via the network; an information processing section for making a decision as to the information received, and for constructing a picture to be displayed on the terminal in response to a decision **result**; and a transmitting section for transmitting the picture generated by said information processing section to said terminal

... 1. An information **collecting** system comprising: at least one terminal including an information input device, an information display unit and a communication circuit; and an information processing center that is connected to said...

... receiving section for receiving input information transmitted from said terminal to said information processing center via the network; an information processing section for making a **decision** as to the **information** received, and for constructing a picture to be displayed on the terminal in response to a decision **result**; and a transmitting section for transmitting the picture generated by said information processing section to said terminal; wherein said terminal includes a circuit for detecting...

... and for automatically activating said communication circuit to transmit power-on information to said information processing center, wherein said information processing center further comprises a **database** server, a **file** server and a **WWW** server, wherein said information processing section in said application server carries out information **processing** by exchanging information with these servers, wherein said receiving section of said application server receives the power-on information sent from said terminal via the...

... for the terminal in response to the information received, and said transmitting section in said application server transmits the initial picture to the terminal, wherein said initial picture including a display portion for receiving user input of **identification** information to be transmitted to said information processing section, and, in response to receiving said user input of **identification** information, said information processing section to send to the terminal a subsequent picture including a plurality of menu items for user selection, including a menu...

... to send to the terminal, for display, information associated with at least one of the plurality of menu items in response to said user selection, wherein said information processing section of said application server further comprises: a client application memory for storing in advance **necessary** information including identifying information of a user; and a client display screen constructor for constructing a **client** display picture from the necessary information read out of said client application memory and information supplied from other servers, wherein said application server further comprises

15/3, K/6 (Item 6 from file: 350)  
DI ALOG(R) File 350: Derwent WPI X  
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0010902193 - Drawing available  
WPI ACC NO: 2001-523052/200158  
Related WPI Acc No: 2000-224113; 2001-603816; 2002-338007; 2002-469860;  
2003-016027; 2005-178917; 2005-743509; 2006-086186; 2006-314711;  
2006-328117; 2006-723662

XRPX Acc No: N2002-062036

Unique identification method for digital content on digital content player, by receiving first, second and third identifiers, and producing fourth unique identifier based on mathematical combination of identifiers

Patent Assignee: IBM CORP (IBM); INT BUSINESS MACHINES CORP (IBM); WSTRON CORP (WST)

Inventor: DORACK J J; DORAK J J

Patent Family (12 patents, 30 countries)

| Patent Number | Kind | Date     | Application Number | Kind | Date     | Update |      |
|---------------|------|----------|--------------------|------|----------|--------|------|
| CN 1289100    | A    | 20010328 | CN 2000127012      | A    | 20000914 | 200158 | B    |
| EP 1085443    | A2   | 20010321 | EP 2000308024      | A    | 20000914 | 200212 | ETAB |
| CA 2316762    | A1   | 20010317 | CA 2316762         | A    | 20000817 | 200159 | E    |
| JP 2001160003 | A    | 20010612 | JP 2000279877      | A    | 20000914 | 200159 | E    |
| KR 2001050381 | A    | 20010615 | KR 200053161       | A    | 20000907 | 200171 | E    |
| US 6389403    | B1   | 20020514 | US 1998133519      | A    | 19980813 | 200239 | E    |
|               |      |          | US 1998177096      | A    | 19981022 |        |      |
|               |      |          | US 1999397419      | A    | 19990917 |        |      |
| KR 444695     | B    | 20040818 | KR 200053161       | A    | 20000907 | 200481 | E    |
| CA 2316762    | C    | 20070403 | CA 2316762         | A    | 20000817 | 200726 | E    |
| CN 100345157  | C    | 20071024 |                    |      |          | 200830 | E    |
| EP 1085443    | B1   | 20080827 | EP 2000308024      | A    | 20000914 | 200858 | E    |
| DE 60040041   | E    | 20081009 | DE 60040041        | A    | 20000914 | 200868 | E    |
|               |      |          | EP 2000308024      | A    | 20000914 |        |      |
| JP 4347508    | B2   | 20091021 | JP 2000279877      | A    | 20000914 | 200970 | E    |

Priority Applications (no., kind, date): US 1998133519 A 19980813; US 1998177096 A 19981022; US 1999397419 A 19990917

#### Patent Details

| Number   | Kind | Lan | Pg  | Dwg | Filing | Notes  |
|--|------|-----|-----|-----|--------|--|
| CN 1289100   | A    | ZH  |     | 18  |        |  |
| CA 2316762   | A1   | EN  |     |     |        |  |
| JP 2001160003  | A    | JA  | 82  |     |        |  |
| EP 1085443   | A2   | EN  | 97  | 18  |        |  |
| Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI |      |     |     |     |        |  |
| US 6389403   | B1   | EN  |     |     |        | C-I-P of application US 1998133519<br>C-I-P of application US 1998177096<br>C-I-P of patent US 6226618 |
| KR 444695  | B    | KO  |     |     |        | Previously issued patent KR 2001050381   |
| CA 2316762   | C    | EN  |     |     |        |  |
| EP 1085443   | B1   | EN  |     |     |        |  |
| Regional Designated States, Original: AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE                   |      |     |     |     |        |  |
| DE 60040041  | E    | DE  |     |     |        | Application EP 2000308024<br>Based on CPI patent EP 1085443  |
| JP 4347508   | B2   | JA  | 107 |     |        | Previously issued patent JP 2001160003   |

Unique identification method for digital content on digital content player, by receiving first, second and third identifiers, and producing fourth unique identifier based on mathematical combination of identifiers

#### Original Titles:

... Methode et appareil pour l'identification unique d'un achat d'un client dans un systeme de distribution electronique...

Alerting Abstract ... NOVELTY - The unique identification method involves receiving first, second and third identifiers, and producing a fourth unique identifier based on mathematical combination of the

three received identifiers. DESCRIPTION - The first identifier uniquely identifies the content received from a content provider. The second identifier uniquely identifies a transaction by which the content was received. The third identifier uniquely identifies the item in a transaction by which the content was received. The fourth identified may be produced by a concatenation of the first three identifiers. The step of receiving a second identifier may include receiving a unique identifier for a store which sells the content. INDEPENDENT CLAIMS are included for a system for tracking the usage of the digital content on user servers...

... 1802 Content identification

...

... 1804 Transaction identification

#### Original Abstracts:

... of digital content on user devices. Content sites for distributing digital content over a computer readable medium to users. The content sites associate unique content identifier with the content associated. Electronic stores coupled to a network sell licenses to play digital content data to users. The licenses contain a unique transaction identifier for uniquely identifying the transaction, and the licenses contain a unique item identifier for uniquely identifying at least one item in the transaction. Content players, which receive from the network the licensed content data, are used to play the licensed content data. The content players produce a purchase identifier based upon the mathematical combination of the content identifier, the transaction identifier and the item identifier.

... digital content distributed electronically. By the expansion|deployment of an electronic distribution system the capability to achieve quick liquidation of the payment via quick sales report preparation and electronic adjustment, and the capability to acquire the secondary income source via redistribution of content are brought to a digital content provider. Since... old for the assistance by the re-publication|presentation of the old sound recording for electronic distribution, this may be so. A provider consults a database, collates a title, an artist, and sound recording, and sets an encoding parameter. This processing that searches the database of a recording collection manually does not necessarily have demerit. One of the demerits is the need of making an operator searching a database manually and setting a processing parameter suitably. Another demerit is the possibility of the transcription error of the operator at the time of selecting data from a database. Therefore, the need of providing a content provider with the method of pick...

... and a compression level, for example, However, About another genre of music, such as heavy metal, he may notice that it brings about an unsatisfactory result. Furthermore, an audio engineer equalises a music. Dynamic range comprehension is performed. Other pre-processing and processing settings are performed. You have to make it the genre of the music encoded have to induce a desired result frequent. The requirements that encoding parameters, such as an equalisation level setting and a dynamic range setting, must be manually set for every digital content...

... is expected, and the compressed content, and other factors is contained in this trade off. Use of the encoding program which produces|generates the output file which took the multimedia file as an input and was encoded without advancing or the intermediate|middle display of a condition is a problem. Furthermore, in many conditions, other programs...

... content encoded as a ratio of the whole selection thing which had the encoding designated of the application by the side of calling is lose|



eliminated. This may become a problem when the calling side program tends to carry out a scheduling so that a several different program may be worked... become a part of box set a part of single one, albums or CDs, a part of OeXg hit collection, and in the future. Identification may become difficult if it has these different releases of the same music of all. Therefore, in order to conquer these problems, the need for...

... on a user apparatus. A content site distributes digital content to a user via a computer-readable medium A content site link|relates the content identifier of one...

... unique with related content. The cyberstore couple|bonded with the network sells to a user the license which reproduce|regenerates digital content data. The transaction identifier of one...

... meaning|unique for identifying a transaction uniquely is contained in this license, The item identifier of one...

... the license was delivered is used for a reproduction|regeneration of content data to which the license was delivered. A content player makes a purchasing identifier based on the mathematical combination of a content identifier, a transaction identifier, and an item identifier. In order to assist that readers trace quickly the part from which this embodiment differs, the table of contents of this specification is shown. l...

15/3, K/7 (Item 7 from file: 350)  
 DI ALOG (R) File 350: Derwent WPI X  
 (c) 2011 Thomson Reuters. All rts. reserv.

0010433243  
 WPI ACC NO: 2001-032072/200104  
 Related WPI Acc No: 2001-031672; 2001-031997; 2001-032073; 2001-032074;  
 2001-041060; 2001-041078; 2001-049870; 2001-049889; 2001-061319;  
 2010-N29814; 2010-N71221; 2010-N75700; 2010-N76193; 2010-P64109;  
 2010-P64248

Netpage pen for computer system senses region identity data and motion data using coded data printed on netpage, and transmits to computer system

Patent Assignee: K I A S (K I A S - I); K I N G T A (K I N G - I); L A P S T U N J A (L A P S - I); L A P S T U N P (L A P S - I); P A U L L (P A U L - I); S C O T T P Q (S C O T - I); S I L V E R B R O O K K (S I L V - I); S I L V E R B R O O K R E S P T Y L T D (S I L V - N); W A L M S L E Y S R (W A L M - I)  
 Inventor: A L L E N K T; H O L L I N S M J; J I M T A; K I A S; K I N G T A; L A P S T U N P; L A P S T U N J; L A P S T U N J A; L A P S T U N P; P A U L L; S C O T T P Q; S E R F E R B R U K E K; S H A R B R U C H K; S I E M O N R W; S I L F U B R U K K; S I L V E R B R O O K K; S I L V E R B R O O K K S; T O B I N A K; W A L M S L E Y S R

Patent Family (283 patents, 92 countries)

| Patent Number | Kind | Date     | Application Number | Kind | Date     | Update   |
|---------------|------|----------|--------------------|------|----------|----------|
| WO 2000072230 | A1   | 20001130 | WO 2000AU565       | A    | 20000524 | 200104 B |
| AU 200047300  | A    | 20001212 | AU 200047300       | A    | 20000524 | 200115 E |
| US 6290349    | B1   | 20010918 | US 2000575178      | A    | 20000523 | 200157 E |
| US 7843441    | B2   | 20101130 | US 2000575161      | A    | 20000523 | 201079 E |
|               |      |          | US 2002291545      | A    | 20021112 |          |
|               |      |          | US 200574782       | A    | 20050309 |          |
|               |      |          | US 2008102010      | A    | 20080413 |          |

Priority Applications (no., kind, date): AU 19994392 A 19990112; AU 1999559 A 19990525; AU 19991313 A 19990525; AU 19994392 A 19990525; AU 19991313 A 19990630; AU 1999559 A 19990630; AU 19991312 A 19990630; AU 19993632 A 19990630; AU 1999632 A 19991025; AU 19991313 A 19991025; AU 19993632 A 19991025; AU 1999559 A 19991201; AU 19994392 A 19991201; AU 19995829 A 20000224; SG 20036989 A 20000524

; US 2002291575 A 20021112; AU 2003246318 A 20030912; AU 2003262336 A 20031118; US 2004846895 A 20040517; AU 2004202406 A 20040601; AU 2005200478 A 20050204; AU 2005200942 A 20050302; AU 2005201280 A 20050323; AU 2005203483 A 20050805; US 2005228484 A 20050919; AU 2006203382 A 20060804; AU 2007203124 A 20070704

Patent Details

| Number  | Kind | Lan | Pg | Dwg | Filing              | Notes         |
|---|------|-----|----|-----|---------------------|---------------|
| WO 2000072230   | A1   | EN  | 90 | 50  |                     |               |
| National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW |      |     |    |     |                     |               |
| Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW   |      |     |    |     |                     |               |
| AU 200047300  | A    | EN  |    |     | Based on OPI patent | WO 2000072230 |
| BR 200010796  | A    | PT  |    |     | PCT Application     | WO 2000AU558  |
| 200574782   |      |     |    |     |                     |               |

Continuation of patent US 6914593  
Continuation of patent US 7123239  
Continuation of patent US 7468724

Netpage pen for computer system senses region identity data and motion data using coded data printed on netpage, and transmits to computer system

Original Titles:

... Sensing device with identifier

Alerting Abstract ... NOVELTY - A sensing unit senses the region identity data using some of the coded data indicating one of the region on the netpage. The movement data indicating the movement of the pen relative to the identified region is determined using coded data and transmitted along with the region identity data, to the computer system via a radio link.

Original Abstracts:

... A sensing device for sensing region identity data and generating movement data when the sensing device is moved relative to a region of a surface, the region identity data being indicative of an identity of the region, the movement data being indicative of the movement of the sensing device relative to the region, the surface having disposed upon it coded data indicative of at least one region associated with the surface, the sensing device including: region identity sensing means configured to sense the region identity data using at least some of the coded data; motion sensing means configured to generate the movement data; and communications means configured to communicate the region identity data and the movement data to a computer system..

... for publishing the secret document such as ticket and coupon. This method provides the step producing the secret document having coding data including the unique identifier showing the secret document and the printed information. The nature of correspondence between the authentication information and/or the valid state about the secret document ...

... of communicating with the computer system And by determining the authentication information sensing the coded data as described above and obtains the secret document unique identifier and communicates with the computer system and corresponds to that and/or the valid state authentication and/or the valid state of document can be...

... response to demand to issuer in on demand. And the secret document is generated in your family (premise) of user. The netpage, secret document,

unique identifier, printer, authentication.Image 1/1...

... A sensing device for sensing region identity data and generating movement data when the sensing device is moved relative to a region of a surface, the region identity data being indicative of an identity of the region, the movement data being indicative of the movement of the sensing device relative to the region, the surface having disposed upon it coded data indicative of at least one region associated with the surface, the sensing device including: region identity sensing means configured to sense the region identity data using at least some of the coded data; motion sensing means configured to generate the movement data; and communications means configured to communicate the region identity data and the movement data to a computer system.

html: class="paragraph">A sensing device for sensing region identity data and generating movement data when the sensing device is moved relative to a region of a surface, the region identity data being indicative of an identity of the region, the movement data being indicative of the movement of the sensing device relative to the region, the surface having disposed upon it coded data indicative of at least one region associated with the surface, the sensing device including: region identity sensing means configured to sense the region identity data using at least some of the coded data; motion sensing means configured to generate the movement data; and communications means configured to communicate the region identity data and the movement data to a computer system..

## B. Full-Text Databases

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File 349: PCT FULLTEXT 1979-2011/UB=20110210|UT=20110203

(c) 2011 WPO/Thomson

File 348: EUROPEAN PATENTS 1978-201106

(c) 2011 European Patent Office

| Set | Items   | Description  |
|-----|---------|--|
| S1  | 48184   | (PAYMENT OR CREDIT OR LOAN OR LOANS OR LEAS?)(1N)(INFORMATION OR DATA OR HISTORY OR HISTORIES OR OBLIGATION? ?)  |
| S2  | 3772    | S1(4N)(AGGREGAT? OR ACCUMULAT? OR COLLECT? OR CONSOLIDAT? - OR COMBIN? OR GATHER? OR GROUP? OR MERG? OR OBTAIN?)   |
| S3  | 1886631 | USER OR USERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER - OR SUBSCRIBERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS |
| S4  | 239027  | S3(2N)(PLURALITY OR MANY OR MULTIPLY OR NUMEROUS OR SEVERAL OR VARIOUS)  |
| S5  | 413938  | DATABASE? OR DATABANK? OR DATA()(BASE OR BASES OR BANK OR - BANKS OR FILE OR FILES OR SYSTEM? OR NETWORK? ? OR PROCESS? OR STORAGE OR REPOSITORY)  |
| S6  | 3824027 | RESULT OR RESULTS OR REPORT OR REPORTS OR FILE OR FILES OR FINDINGS  |
| S7  | 1367550 | "NOT"()(INCLUDE OR HAVE OR CONTAIN OR CONSIST OR COMPRISE) OR EXCLUDE? OR BAR OR BARS OR BARED OR PROHIBIT? OR ELIMINATE?  |
| S8  | 1207090 | IDENTITY OR IDENTIFICATION OR ID OR IDENTIFIER? OR NAME OR NAMES OR (PERSONAL OR INDIVIDUAL)(1N)(INFORMATION OR DATA)  |
| S9  | 2302605 | THRESHOLD? ? OR PARAMETER? ? OR CONDITION? OR CRITERION OR CRITERIA OR LIMIT? ? OR LIMITATION? ? OR RESTRICTION? ? OR CONSTRAINT? ?  |
| S10 | 5249    | S1(4N)(MODIFY? OR MODIF? OR MANIPULAT? OR CHANGE? OR ADAPT? OR ADJUST? OR ALTER? OR AMEND? OR MANAG? OR CONTROL?)  |
| S11 | 183     | S2(100N)S4   |
| S12 | 108     | S11(4S)S5  |
| S13 | 36954   | S7(10N)S8  |
| S14 | 11      | S12(10S)S13  |
| S15 | 10      | S14(10S)S6   |
| S16 | 3       | S15 NOT AD>2000  |

S17 7 S15 NOT S16  
 S18 302 S10(10N) S9  
 S19 12 S12(10S) S18  
 S20 6 S19 NOT AD>2000  
 S21 6 S19 NOT S20

16/3, K/1 (Item 1 from file: 348)  
 DIALOG(R) File 348: EUROPEAN PATENTS  
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02615076

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur Verwaltung sicherer Transaktionen und zum Schutz der elektronischen Rechte

Systemes et procedes de gestion de transactions securisees et de protection des droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corp, (7745470), 955 Stewart Drive, Sunnyvale CA 94085-3913, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl, L., 10404 43rd Avenue, Beltsville MD 20705, (US)

Shear, Victor, H., 5203 Battery Lane, Bethesda MD 20814, (US)

Spahn, Francis, J., 2410 Edwards Avenue, El Cerrito CA 94530, (US)

Van We, David, M., P.O. Box 5610, Eugene OR 97405, (US)

LEGAL REPRESENTATIVE:

Williams, Michael Ian (92852), fj Cleveland 40-43 Chancery Lane, London WC2A 1JQ (GB)

PATENT (CC, No, Kind, Date): EP 2015214 A2 090114 (Basic)

APPLICATION (CC, No, Date): EP 2008105555 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20081124 H EP

ABSTRACT WORD COUNT: 88

NOTE:

Figure number on first page: 80

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200903 | 613        |
| SPEC A                             | (English) | 200903 | 194827     |
| Total word count - document A      |           |        | 195440     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 195440     |

... SPECIFICATION simply restores driver 736 to a known stable state.

Example of an SPE "Get Statistics" Driver Call:

SPE(under score) get(under score) stats (long service(under score) id)

This function returns statistics for a specific service notification interface or for the SPE driver 736 in general. It returns a pointer to a static...

16/3, K/2 (Item 2 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

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01930027

Secure transaction management

Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung

Procede et dispositif de gestion de transactions securisees

PATENT ASSIGNEE:

Intertrust Technologies Corp., (2434323), 955 Stewart Drive, Sunnyvale, CA 94085, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, MD 20705, (US)

Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, CA 94530, (US)

Shear, Victor H., 5203 Battery Lane, Bethesda, MD 20814, (US)

Van We, David M., 51430 Williamette Street, 6, Eugene, OR 97401, (US)

LEGAL REPRESENTATIVE:

Beresford, Keith Denis Lewis (28273), BERESFORD & Co. 16 High Holborn, London WC1V 6BX, (GB)

PATENT (CC, No, Kind, Date): EP 1555591 A2 050720 (Basic)

EP 1555591 A3 051123

APPLICATION (CC, No, Date): EP 2005075672 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60

ABSTRACT WORD COUNT: 147

NOTE:

Figure number on first page: 23

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200529 | 1002       |
| SPEC A                             | (English) | 200529 | 194028     |
| Total word count - document A      |           |        | 195030     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 195030     |

... SPECIFICATION features. VDE also includes certain user interface subsystems for satisfying the needs of content providers, distributors, and users.

Information distributed using VDE may take many forms. It may, for example, be "distributed" for use on an individual's own computer, that is the present invention can be used to provide...

... data. Alternatively, VDE may be used with information that is dispersed by authors and/or publishers to one or more recipients. This information may take many forms including: movies, audio recordings, games, electronic catalog shopping, multimedia, training materials, E-mail and personal documents, object oriented libraries, software programming resources, and reference... be shared (e.g., resident in a host environment like a Windows DLL), or it may be directly linked with an applications' code (horizontal bar) depending on an application programmer's implementation decision, and/or the type of electronic appliance 600. The Notification Service Manager 740 may be implemented with n...

16/3, K/3 (Item 3 from file: 348)

DI ALOGR) File 348: EUROPEAN PATENTS

(c) 2011 European Patent Office. All rights reserved.

01898247

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum Schutz von elektronischen Rechten

Systemes et procedes pour gerer des transactions securisees et pour  
protoger des droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corp, (7745470), 955 Stewart Drive, Sunnyvale CA  
94085-3913, (US), (Proprietor designated states: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, Maryland 20705, (US)  
Shear, Victor H., 5203 Battery Lane, Bethesda, Maryland 20814, (US)  
Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, California 94530, (US)  
Van We, David M., P.O. Box 5610, Eugene, OR 97405, (US)

LEGAL REPRESENTATIVE:

Williams, Michael Ian et al (9250951), fJ Cleveland 40-43 Chancery Lane,  
GB-London WC2A 1JQ, (GB)

PATENT (CC, No, Kind, Date): EP 1531379 A2 050518 (Basic)

EP 1531379 A3 060222

EP 1531379 B1 090902

APPLICATION (CC, No, Date): EP 2004078195 960213;

PRIORITY (CC, No, Date): US 388107 950213

RELATED PARENT NUMBER(S) - PRIORITY (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20090218 H EP

NOTE:

Figure number on first page: 75

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language  | Update | Word Count |
|----------------|-----------|--------|------------|
| CLAIMS A       | (English) | 200520 | 173        |
| CLAIMS B       | (English) | 200936 | 1214       |
| CLAIMS B       | (German)  | 200936 | 1277       |
| CLAIMS B       | (French)  | 200936 | 1319       |
| SPEC A         | (English) | 200520 | 167172     |
| SPEC B         | (English) | 200936 | 12981      |

Total word count - document A 167372

Total word count - document B 16791

Total word count - documents A + B 184163

... SPECIFICATION for usage of such content and/or content portions may or  
must be handled; and

(4) How audit information about usage information related to at  
least a portion of a property should be collected, reported, and/or  
used.

Seniority of contributed control information, including resolution of  
conflicts between content control information submitted by multiple  
parties, is normally established by:

(1) the sequence in which control information is put in place by  
various parties (in place control information normally takes  
precedence over subsequently submitted control information),

(2) the specifics of VDE content and/or appliance control information.  
For...to release any operating system resources that it may have  
allocated. The service returns 0.

RPC UNMOUNT Call Example: SVC(underscore)UNMOUNT (long  
service(underscore)id, long subservice(underscore)id)

This UNMOUNT interface call instructs a service to deactivate a  
specific subservice. The service(underscore)id and  
subservice(underscore)id parameters are specific to the...

20/3, K/1 (Item 1 from file: 348)

DI ALOG(R) File 348: EUROPEAN PATENTS

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02615076

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur Verwaltung sicherer Transaktionen und zum Schutz der elektronischen Rechte

Systemes et procedes de gestion de transactions securisees et de protection des droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corp, (7745470), 955 Stewart Drive, Sunnyvale CA 94085-3913, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl, L., 10404 43rd Avenue, Beltsville MD 20705, (US)

Shear, Victor, H., 5203 Battery Lane, Bethesda MD 20814, (US)

Spahn, Francis, J., 2410 Edwards Avenue, El Cerrito CA 94530, (US)

Van We, David, M., P.O. Box 5610, Eugene OR 97405, (US)

LEGAL REPRESENTATIVE:

Williams, Michael Ian (92852), fj Cleveland 40-43 Chancery Lane, London WC2A 1JQ (GB)

PATENT (CC, No, Kind, Date): EP 2015214 A2 090114 (Basic)

APPLICATION (CC, No, Date): EP 2008105555 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20081124 H EP

ABSTRACT WORD COUNT: 88

NOTE:

Figure number on first page: 80

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200903 | 613        |
| SPEC A                             | (English) | 200903 | 194827     |
| Total word count - document A      |           |        | 195440     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 195440     |

... SPECIFICATION the present invention may be employed both for distributing VDE control instructions (information) and/or to encapsulate and electronically distribute content that has been at least partially secured.

Content providers who employ the present invention may include, for example, software application and game publishers, database publishers, cable, television, and radio broadcasters...

... content or systems, and/or agreeing to observe copyright laws. Not only can electronically reported transaction related information be trusted under the present invention, but payment may be automated by the passing of payment tokens through a pathway of payment (which may or may not be the same as a pathway... data) for electronic content. These capabilities may constitute one or more "proposed" electronic agreements (and/or agreement functions available for selection and/or use with parameter data) that manage the use and/or the consequences of use of such content and which can enact the terms and conditions of agreements involving multiple parties and...

20/3, K/2 (Item 2 from file: 348)

DI ALOG (R) File 348: EUROPEAN PATENTS

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02059858

Systems and methods for secure transaction management and electronic rights protection  
System und Verfahren für sichere Transaktionsverwaltung und elektronischen Rechtsschutz  
Systemes et procedes de gestion de transactions securisees et de protection des droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corporation, (7330020), 955 Stewart Drive, Sunnyvale, CA 94085-3913, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, MD 20705, (US)  
Shear, Victor H., 5203 Battery Lane, Bethesda, MD 20814, (US)  
Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, CA 94530, (US)  
Van We, David M., 1250 Lakeside Drive, Sunnyvale, CA 94086, (US)

LEGAL REPRESENTATIVE:

Garner, Jonathan Charles Stapleton et al (9222071), FJ Cleveland 40-43 Chancery Lane, London WC2A 1JQ, (GB)

PATENT (CC, No, Kind, Date): EP 1662418 A2 060531 (Basic)  
EP 1662418 A3 060726

APPLICATION (CC, No, Date): EP 2006075503 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; SI

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0001/00 A I F B 20060101 20060616 H EP

ABSTRACT WORD COUNT: 165

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200622 | 302        |
| SPEC A                             | (English) | 200622 | 193789     |
| Total word count - document A      |           |        | 194124     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 194124     |

... SPECIFICATION and electronic currency and banking.

In a VDE, the separation between a rights application and its foundation permits the efficient selection of sets of control information that are appropriate for each of many different types of applications and uses. These control sets can reflect both rights of electronic community members, as well as obligations (such as providing a...)

20/3, K/3 (Item 3 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

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01930027

Secure transaction management

Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung

Procede et dispositif de gestion de transactions securisees

PATENT ASSIGNEE:

Intertrust Technologies Corp., (2434323), 955 Stewart Drive, Sunnyvale, CA 94085, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, MD 20705, (US)  
Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, CA 94530, (US)



Shear, Victor H., 5203 Battery Lane, Bethesda, MD 20814, (US)  
 Van We, David M., 51430 Willamette Street, 6, Eugene, OR 97401, (US)  
 LEGAL REPRESENTATIVE:  
 Beresford, Keith Denis Lewis (28273), BERESFORD & Co. 16 High Holborn,  
 London WC1V 6BX, (GB)  
 PATENT (CC, No, Kind, Date): EP 1555591 A2 050720 (Basic)  
 EP 1555591 A3 051123  
 APPLICATION (CC, No, Date): EP 2005075672 960213;  
 PRIORITY (CC, No, Date): US 388107 950213  
 DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
 NL; PT; SE  
 RELATED PARENT NUMBER(S) - PN (AN):  
 EP 861461 (EP 96922371)  
 INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60  
 ABSTRACT WORD COUNT: 147  
 NOTE:

Figure number on first page: 23

LANGUAGE (Publication, Procedural, Application): English; English; English  
 FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200529 | 1002       |
| SPEC A                             | (English) | 200529 | 194028     |
| Total word count - document A      |           |        | 195030     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 195030     |

... SPECIFICATION features. VDE also includes certain user interface subsystems for satisfying the needs of content providers, distributors, and users.

Information distributed using VDE may take many forms. It may, for example, be "distributed" for use on an individual's own computer, that is the present invention can be used to provide...

... data. Alternatively, VDE may be used with information that is dispersed by authors and/or publishers to one or more recipients. This information may take many forms including: movies, audio recordings, games, electronic catalog shopping, multimedia, training materials, E-mail and personal documents, object oriented libraries, software programming resources, and reference...

20/3, K/4 (Item 4 from file: 348)  
 DI ALOG (R) File 348: EUROPEAN PATENTS  
 (c) 2011 European Patent Office. All rts. reserv.

01898247

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum Schutz von elektronischen Rechten

Systemes et procedes pour gerer des transactions securisees et pour proteger des droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corp, (7745470), 955 Stewart Drive, Sunnyvale CA 94085-3913, (US), (Proprietor designated states: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, Maryland 20705, (US)

Shear, Victor H., 5203 Battery Lane, Bethesda, Maryland 20814, (US)

Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, California 94530, (US)

Van We, David M., P.O. Box 5610, Eugene, OR 97405, (US)

LEGAL REPRESENTATIVE:

Williams, Michael Ian et al (9250951), fJ Cleveland 40-43 Chancery Lane, GB-London WC2A 1JQ, (GB)

PATENT (CC, No, Kind, Date): EP 1531379 A2 050518 (Basic)

EP 1531379 A3 060222  
EP 1531379 B1 090902  
APPLI CATION (CC, No, Date): EP 2004078195 960213;  
PRI ORITY (CC, No, Date): US 388107 950213  
RELATED PARENT NUMBER(S) - PN (AN):  
EP 861461 (EP 96922371)  
INTERNATI ONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60  
INTERNATI ONAL CLASSI FICATI ON (V8 + ATTRI BUTES):  
IPC + Level Value Position Status Version Action Source Office:  
G06F-0021/00 A I F B 20060101 20090218 H EP

NOTE:

Figure number on first page: 75

LANGUAGE (Publi cation, Procedural , Appli cation): English; English; English  
FULLTEXT AVAI LABI LITY:

| Avail able Text                    | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAI MS A                          | (English) | 200520 | 173        |
| CLAI MS B                          | (English) | 200936 | 1214       |
| CLAI MS B                          | (German)  | 200936 | 1277       |
| CLAI MS B                          | (French)  | 200936 | 1319       |
| SPEC A                             | (English) | 200520 | 167172     |
| SPEC B                             | (English) | 200936 | 12981      |
| Total word count - document A      |           |        | 167372     |
| Total word count - document B      |           |        | 16791      |
| Total word count - documents A + B |           |        | 184163     |

... SPECI FICATI ON as a court order (which may itself require authorization through the use of a court controlled VDE installation that may be required to securely access "conditionally" anonymous information). Currency and credit information, under the preferred embodiment of the present invention, is treated as administrative content; ) support fingerprinting (also known as watermarking) for embedding in content such that...for usage of such content and/or content portions may or must be handled; and

(4) How audit information about usage information related to at least a portion of a property should be collected, reported, and/or used.

Seniority of contributed control information, including resolution of conflicts between content control information submitted by multiple parties, is normally established by:

(1) the sequence in which control information is put in place by various parties (in place control information normally takes precedence over subsequently submitted control information),

(2) the specifics of VDE content and/or appliance control information.  
For...

20/3, K/5 (Item 5 from file: 348)  
DI ALOG (R) File 348: EUROPEAN PATENTS  
(c) 2011 European Patent Office. All rts. reserv.

01796015  
Mobile electronic commerce system  
Möbi les el ektroni sches Handel ssystem  
Systeme de commerce electronique mobile  
PATENT ASSI GNEE:

MATSUSHI TA ELECTRI C I NDUSTR I AL CO., LTD, (216884), 1006, Oaza-Kadoma,  
Kadoma-shi, Osaka 571-0000, (JP), (Applicant desi gnat ed States: all)

I NVENTOR:

Takayama, Hi sashi, 5-6-12-104 Mat subar a, Set agaya-ku Tokyo 156-0043, (JP)

LEGAL REPRESENTATI VE:

Gr unecker, Ki nkel dey, Stockmair & Schwanhausser Anwal tssozi etat (100721)  
, Maxi mili anstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1467300 A1 041013 (Basic)  
APPLI CATION (CC, No, Date): EP 2004015278 980813;

PRI OR I TY (CC, No, Date): JP 97230564 970813  
DESIGNATED STATES: DE; FR; GB  
RELATED PARENT NUMBER(S) - PN (AN):  
EP 950968 (EP 98937807)  
INTERNATIONAL PATENT CLASS (V7): G06F-017/60; H04Q-007/32; G07F-007/08  
ABSTRACT WORD COUNT: 150  
NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; English  
FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200442 | 17631      |
| SPEC A                             | (English) | 200442 | 160348     |
| Total word count - document A      |           |        | 177979     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 177979     |

... SPECIFICATI ON improved.

According to the invention cited in claim 19, the electronic wallet, the electronic payment card settlement means, and the service means individually include a plurality of types of communication means.

The electronic wallet, the electronic payment card settlement means, and the service means employ different communication means when communication among the three is conducted.

Therefore, smooth communication among the three is...the automatic vending machine 104 or the electronic telephone card accounting device 800), and transmits update data 5708, which is a message for updating the data held by the mobile user terminal 100, to the gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104 or the...

20/3, K/6 (Item 6 from file: 348)  
DI A LOG (R) File 348: EUROPEAN PATENTS  
(c) 2011 European Patent Office. All rts. reserv.

01156124

A method of and device for collecting and combining FA information  
Verfahren und System zum Sammeln und Kombinieren von Informationen aus der  
Fabrikautomatisierung  
Methode et systeme de collecte et de combinaison d'informations sur  
l'automatisation d'usines

PATENT ASSIGNEE:

Bridgestone Corporation, (606943), 10-1, Kyobashi 1-chome, Chuo-ku, Tokyo  
(JP), (Applicant designated States: all)

I NVENTOR:

Oku, Masaharu, 41-8, Matsugaoka 2-Chome, Tokorozawa City, Saitama Pref.,  
(JP)

LEGAL REPRESENTATIVE:

Whalley, Kevin (37551), MARKS & CLERK, 57-60 Lincoln's Inn Fields, London  
WC2A 3LS, (GB)

PATENT (CC, No, Kind, Date): EP 1006468 A2 000607 (Basic)  
EP 1006468 A3 011212

APPLI CATION (CC, No, Date): EP 99309745 991203;

PRI OR I TY (CC, No, Date): JP 98343684 981203; JP 98343685 981203; JP  
98343686 981203

DESIGNATED STATES: DE; ES; FR; GB; IT

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06F-017/40; G06F-017/60

ABSTRACT WORD COUNT: 129

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; English  
FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200023 | 1058       |
| SPEC A                             | (English) | 200023 | 6432       |
| Total word count - document A      |           |        | 7490       |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 7490       |

... SPECIFICATION improvement of the business, the quality of products, and the improvement of productivity or the like can be aimed at. Moreover, the situation that a plurality of user accesses the data base in shared server can be avoided.

In a preferable embodiment of the FA information collecting apparatus according to the present invention, the apparatus further comprises at least one data collecting condition setting means for setting the data collecting condition to collect the desired information, and at least one data collection managing means for collecting the desired information based on the data collecting condition set by the data collecting condition setting means.

According to such an embodiment, means for setting... quality of products, and the improvement of productivity or the like can be aimed at. Moreover, the situation that a plurality of user accesses the data base in shared server can be avoided.

According to the present invention, there is provided a method of combining FA information for use in an FA...

... each of these steps are collected, characterized in that the apparatus comprises at least one data collecting condition setting means for setting the data collecting condition to collect the desired information, at least one data collection managing means for collecting the desired information based on the data collecting condition set by the data collecting condition setting means, and at least one data combining means for combining the desired information collected by the data collection...

## IV. Text Search Results from Dialog - NPL

### A. Abstract Databases

~~

File 583: Gale Group Global base(TM) 1986-2002/ Dec 13  
(c) 2002 Gale/Cengage  
File 474: New York Times Abs 1969-2011/ Feb 17  
(c) 2011 The New York Times  
File 475: Wall Street Journal Abs 1973-2011/ Feb 14  
(c) 2011 The New York Times  
File 35: Dissertation Abs Online 1861-2011/ Jan  
(c) 2011 ProQuest Info&Learning  
File 65: Inside Conferences 1993-2011/ Feb 17  
(c) 2011 BLDSC all rts. reserv.  
File 99: Wilson Appl. Sci & Tech Abs 1983-2011/ Jan  
(c) 2011 The HWWilson Co.  
File 256: TecTrends 1982-2011/ Feb W  
(c) 2011 Info. Sources Inc. All rights res.  
File 2: INSPEC 1898-2011/ Feb W  
(c) 2011 The IET  
File 139: EconLit 1969-2011/ Jan  
(c) 2011 American Economic Association  
Set Items Description  
S1 4370 (PAYMENT OR CREDIT OR LOAN OR LOANS OR LEASE OR LEASING) (1-  
N) (INFORMATION OR DATA OR HISTORY OR HISTORIES OR OBLIGATION?)

?)

S2 230 S1(4N) (AGGREGAT? OR ACCUMULAT? OR COLLECT? OR CONSOLI DAT? -  
OR COMBIN? OR GATHER? OR GROUP? OR MERG? OR OBTAIN?)

S3 2402346 USER OR USERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS  
OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER -  
OR SUBSCRIBERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS

S4 54777 S3(2N) (PLURALITY OR MANY OR MULTIPLY OR NUMEROUS OR SEVERAL  
OR VARIOUS)

S5 1137860 DATABASE? OR DATABANK? OR DATA() (BASE OR BASES OR BANK OR -  
BANKS OR FILE OR FILES OR SYSTEM? OR NETWORK? ? OR PROCESS? OR  
STORAGE OR REPOSITORY)

S6 6281763 RESULT OR RESULTS OR REPORT OR REPORTS OR FILE OR FILES OR  
FININDINGS

S7 492932 "NOT"() (INCLUDE? OR HAVE OR CONTAIN? OR CONSIST OR COMPRI S-  
?) OR EXCLUDE? OR BAR OR BARS OR BARED OR PROHIBIT? OR ELIMINATE?

S8 755300 IDENTITY OR IDENTIFICATION OR ID OR IDENTIFIER? OR NAME OR  
NAMES OR (PERSONAL OR INDIVIDUAL) (1N) (INFORMATION OR DATA)

S9 4560068 THRESHOLD? ? OR PARAMETER? ? OR CONDITION? OR CRITERION OR  
CRITERIA OR LIMIT? ? OR LIMITATION? ? OR RESTRICTION? ? OR CO-  
NSTRAI NT? ?

S10 232 S1(4N) (MODIFY? OR MODIFI ? OR MANIPULAT? OR CHANG? OR ADAPT?  
OR ADJUST? OR ALTER? OR AMEND? OR MANAG? OR CONTROL?)

S11 1 S2 AND S4

S12 38 S2 AND S5

S13 4 S12 AND S9

S14 4 FD (unique items)

S15 153910 S6 AND S7

S16 0 S12 AND S15

S17 5 S12 AND S10

S18 5 FD (unique items)

S19 8 S14 OR S18

19/3, K/1 (Item 1 from file: 583)  
DI ALOG(R) File 583: Gale Group Global base(TM)  
(c) 2002 Gale/Cengage. All rts. reserv.

04926378  
ACT wins orders from NM Rothschild and Abbey National  
UK - NM ROTHSCHILD AND ABBEY NATIONAL ORDER ACT SYSTEMS  
Financial Technology Bulletin (FTB) 0 February 1992 p8

... positions for its bullion market-making and Eurobond trading. Abbey National Treasury Services, wholesale banking arm of the Abbey National Group, will install the Quotient Limits system at its Baker Street offices in London, UK. Quotient Limits consolidates credit limit information from a range of sources and will be used by risk managers as well as dealers.

PRODUCT: Data Processing in Finance Sector

19/3, K/2 (Item 1 from file: 2)  
DI ALOG(R) File 2: INSPEC  
(c) 2011 The IET. All rts. reserv.

11047732  
Title: The role of relational characteristics in information seeking for opportunity recognition  
Author(s): Xing Zhang 1; Shuqin Cai 1  
Affiliation(s):  
1. Sch. of Manage., Huazhong Univ. of Sci. & Technol., Wuhan, China

Email: longbowstar@mail.com, cai shuqin@ina.com  
Inclusive Page Numbers: 6686-9  
Publisher: IEEE, Piscataway, NJ  
Country of Publication: USA  
Publication Date: 2007  
Conference Title: 2007 3rd International Conference on Wireless  
Communications, Networking, and Mobile Computing - WCCM'07  
Conference Date: 21-25 Sept. 2007  
Conference Location: Shanghai, China  
Language: English  
Subfile(s): C (Computing & Control Engineering); D (Information  
Technology for Business)  
INSPEC Update Issue: 2008-028

Copyright: 2008, The Institution of Engineering and Technology  
Abstract: ...about opportunities. We focus on four relational  
characteristics, that is, (1) knowing, (2) emotional support, (3)  
legitimacy, and (4) trust. We build the model and collected  
empirical data from loan managers of a bank in China.  
Then we use quadratic assignment procedure (QAP) to test the model  
statistically. Our analyses show that all characteristics except  
legitimacy...

Descriptors: business data processing; information management;  
statistical analysis

19/3, K/3 (Item 2 from file: 2)  
DI ALGORITHM File 2: INSPEC  
(c) 2011 The IET. All rights reserved.

10415916  
Title: Credit scoring with a data mining approach based on support vector  
machines  
Author(s): Cheng-Lung Huang 1; Mu-Chen Chen; Chi eh-Jen Wang  
Affiliation(s):  
1. Dept. of Inf. Manage., Nat. Kaohsiung First Univ. of Sci. & Technol.,  
Taiwan  
Journal: Expert Systems with Applications, vol.33, no.4, pp.847-56  
Publisher: Elsevier  
Country of Publication: UK  
Publication Date: Nov. 2007  
ISSN: 0957-4174  
ISSN Type: print  
SI CI: 0957-4174(200711)33:4L:847:CSWD;1-3  
CODEN: ESAPEH  
Document Number: S0957-4174(06)00217-X  
Item Identifier (DOI): <http://dx.doi.org/10.1016/j.eswa.2006.07.007>  
Language: English  
Subfile(s): C (Computing & Control Engineering); D (Information  
Technology for Business)  
INSPEC Update Issue: 2007-018

Copyright: 2007, The Institution of Engineering and Technology

Abstract: The credit card industry has been growing rapidly recently, and  
thus huge numbers of consumers' credit data are  
collected by the credit department of the bank. The credit scoring  
manager often evaluates the consumer's credit with intuitive experience.  
However, with the support of...

...the hybrid SVM-based credit scoring models to evaluate the applicant's  
credit score from the applicant's input features. Two credit datasets in  
UCI database are selected as the experimental data to demonstrate

the accuracy of the SVM classifier. Compared with neural networks, genetic programming, and decision tree classifiers, the...

...relatively few input features. Additionally, combining genetic algorithms with SVM classifier, the proposed hybrid GA-SVM strategy can simultaneously perform feature selection task and model parameters optimization. Experimental results show that SVM is a promising addition to the existing data mining methods. [All rights reserved Elsevier].

Descriptors: data mining; financial data processing; genetic algorithms; pattern classification; support vector machines  
Identifiers: ...vector machines; credit card industry; credit classification model; SVM classification; SVM-based credit scoring models; genetic algorithms; hybrid GA-SVM strategy; feature selection task; model parameter optimization

19/3, K/4 (Item 3 from file: 2)  
DI ALOG(R) File 2:INSPEC  
(c) 2011 The IET. All rts. reserv.

08897829

Title: Outsourcing: coming to a data-management department near you

Author(s): Pallay, J.

Journal: Wall Street & Technology, vol.21, no.7, pp.48-9

Publisher: CMP Media Inc.

Country of Publication: USA

Publication Date: July 2003

ISSN: 1060-989X

ISSN Type: print

SI CI: 1060-989X(200307)21:7L:48:OCDM;1-Q

CODEN: WSTEE5

Language: English

Subfile(s): D (Information Technology for Business)

INSPEC Update Issue: 2004-011

Copyright: 2004, IEE

Abstract: ...model is a subject of debate among industry experts. However, the industry agrees that reference data, or descriptions of securities such as their terms and conditions, can potentially be outsourced. Firms are already doing so in the form of a securities-master database, which is comprised of all the descriptive fields of reference data.

Descriptors: business data processing; content management; outsourcing

Identifiers: outsourcing; securities-master file management; reference data cleansing; market-data departments; Wall Street; human resources; payroll; economies of scale; outsource market; securities-master database; data pricing; counter-party information; research data; Enron-type debacles; public-company securities; client-privacy issues; corporate-actions data; data quality; information quality; multiple data source cleansing; software vendors; data warehouses; data-content scrubbing; data scrubbing; enterprise-wide market-risk data management; credit-risk data management; market-data vendors; consolidation service; cleansing service; AI G information; client data; pricing data; offshore-outsourcing model; business-process outsourcing; internal data content-checking; business-process offshore outsourcing; market-data...

19/3, K/5 (Item 4 from file: 2)  
DI ALOG(R) File 2:INSPEC  
(c) 2011 The IET. All rts. reserv.

08591357

Title: An anonymous loan system based on group signature scheme  
Author(s): Shigetomi, R. 1; Otsuka, A.; Ogawa, T.; Imai, H.  
Affiliation(s):  
1. Graduate Sch. of Math. & Comput. Sci., Tsuda Coll., Tokyo, Japan  
Book Title: Information Security. 5th International Conference ISC 2002.  
Proceedings (Lecture Notes in Computer Science Vol. 2433)  
Inclusive Page Numbers: 244-56  
Publisher: Springer-Verlag, Berlin  
Country of Publication: Germany  
Publication Date: 2002  
Conference Title: Information Security. 5th International Conference, ISC  
2002. Proceedings  
Conference Date: 30 Sept.-2 Oct. 2002  
Conference Location: Sao Paulo, Brazil  
Editor(s): Hui Chanb, A.; Gligor, V.  
ISBN: 3-540-44270-7  
Number of Pages: xii+502  
Language: English  
Subfile(s): C (Computing & Control Engineering); E (Mechanical &  
Production Engineering)  
INSPEC Update Issue: 2003-015

Copyright: 2003, IEE

Abstract: ...digitized transactions. Loan services handle a lot of personal information, which enables the analysis of personal hobbies and tastes, or even lifestyle. Hence, administrators who control loan information are able to obtain personal customer information, which leads to a large privacy problem. We have examined a way to avoid this privacy problem. One solution is to use...

Descriptors: authorisation; cryptography; data handling; data privacy; financial data processing; transaction processing

19/3, K/6 (Item 5 from file: 2)  
DI ALOG(R) File 2:INSPEC  
(c) 2011 The IET. All rts. reserv.

06644634

Title: CARDWATCH: a neural network based database mining system for credit card fraud detection  
Author(s): Alskerov, E. 1; Freisleben, B. 1; Rao, B.  
Affiliation(s):  
1. Dept. of Electr. Eng. & Comput. Sci., Siegen Univ., Germany  
Book Title: Proceedings of the IEEE/IAFE 1997 Computational Intelligence for Financial Engineering (CIFER) (Cat. No. 97TH8304)  
Inclusive Page Numbers: 220-6  
Publisher: IEEE, New York, NY  
Country of Publication: USA  
Publication Date: 1997  
Conference Title: Proceedings of the IEEE/IAFE 1997 Computational Intelligence for Financial Engineering (CIFER)  
Conference Date: 24-25 March 1997  
Conference Location: New York City, NY, USA  
Conference Sponsor: IEEE Neural Network Council Int. Assoc. Financial Eng  
ISBN: 0-7803-4133-3  
Item Identifier (DOI): <http://dx.doi.org/10.1109/CIFER.1997.618940>  
Number of Pages: x+307  
Language: English  
Subfile(s): C (Computing & Control Engineering); E (Mechanical &  
Production Engineering)  
INSPEC Update Issue: 1997-029



Copyright: 1997, IEE

Title: CARDWATCH: a neural network based **database** mining system for credit card fraud detection

Abstract: CARDWATCH, a **database** mining system used for credit card fraud detection, is presented. The system is based on a neural network learning module, provides an interface to a variety of commercial **databases** and has a comfortable graphical user interface. Test results obtained for synthetically generated credit card data and an autoassociative neural network model show very successful fraud detection rates.

Descriptors: credit transactions; data handling; **database management** systems; financial data processing; fraud; graphical user interfaces; learning systems; neural nets

Identifiers: CARDWATCH; neural network based **database** mining system; credit card fraud detection; neural network learning module; **database** interface; graphical user interface; synthetically generated credit card data; autoassociative neural network model; fraud detection rates

International Patent Classification:

... G06F-0017/30 (Information retrieval; **Database** structures therefor  
...

19/3, K/7 (Item 6 from file: 2)  
DI ALOG(R) File 2:INSPEC  
(c) 2011 The IET. All rts. reserv.

05892075

Title: ICC Credit Index: test drive

Journal: Online/CD-ROM Business Information, pp.25-34

Country of Publication: UK

Publication Date: Feb. 1995

ISSN: 1352-0490

ISSN Type: print

Language: English

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1995-010

Copyright: 1995, IEE

Abstract: ICC Credit Index, a CD-ROM **database** from the ICC Information Group, includes corporate details and credit information on over 1.2 million UK companies, i.e. every live trading limited company in England, Scotland and Wales. Retrieval software, included on the disc, has been developed by Swedish company Qptosof. Data is sourced from Companies House, the London and Edinburgh Gazettes, and ICC itself. For each company, the **database** warns of any adverse information, such as county court judgments, winding-up petitions and insolvency proceedings. Where possible, each record also includes an ICC credit rating, assessing a company's credit worthiness, and a recommended ICC credit limit. Credit ratings are valuable as they enable credit managers to instantly assess a company's current performance and commercial well-being. The CD-ROM is...

Descriptors: CD-ROMs; commerce; factographic **databases**; finance; information retrieval system evaluation

Identifiers: ICC Credit Index; ICC Information Group; corporate details; credit limit; live trading limited companies; UK companies; retrieval software; Qptosof; Companies House; London Gazette; Edinburgh Gazette; adverse information; credit rating; credit worthiness; company

performance; commercial well-being; DOS format; Windows format; CD-ROM  
database  
International Patent Classification:  
G06F-0017/30 (Information retrieval; Database structures therefor...

19/3, K/8 (Item 7 from file: 2)  
DI ALOG(R) File 2: INSPEC  
(c) 2011 The IET. All rts. reserv.

01490415  
Title: Tradeoff analysis between centralized and decentralized network  
design  
Author(s): Moy, W.S.L. 1; Czecha, S.J. 1  
Affiliation(s):  
1. Mtre Corp., McLean, VA, USA  
Book Title: Proceedings of the Technical Program of Computer Systems  
Design '72 West Conference  
Inclusive Page Numbers: 81-9  
Publisher: Industrial & Sci. Conference Management, Chicago, IL  
Country of Publication: USA  
Publication Date: 1972  
Conference Title: Technical Program of Computer Systems Design '72 West  
Conference  
Conference Date: 22-24 Feb. 1972  
Conference Location: Anaheim CA, USA  
Number of Pages: 6+193  
Language: English  
Subfile(s): C (Computing & Control Engineering); E (Mechanical &  
Production Engineering)  
INSPEC Update Issue: 1973-003

Copyright: 1973, IEE

Identifiers: tradeoff analysis; information system design; business  
oriented data processing; customer account information; payment

## B. Full-text Databases

~~

File 610: Business Wire 1999-2011/ Feb 17  
(c) 2011 Business Wire.  
File 613: PR Newswire 1999-2011/ Feb 17  
(c) 2011 PR Newswire Association Inc  
File 634: San Jose Mercury Jun 1985-2011/ Feb 16  
(c) 2011 San Jose Mercury News  
File 810: Business Wire 1986-1999/ Feb 28  
(c) 1999 Business Wire  
File 813: PR Newswire 1987-1999/ Apr 30  
(c) 1999 PR Newswire Association Inc  
File 20: Dialog Global Reporter 1997-2011/ Feb 16  
(c) 2011 Dialog  
File 9: Business & Industry(R) Jul/1994-2011/ Feb 14  
(c) 2011 Gale/Cengage

| Set | Items    | Description  |
|-----|----------|--|
| S1  | 237292   | (PAYMENT OR CREDIT OR LOAN OR LOANS OR LEASE OR LEASING) (1-N) (INFORMATION OR DATA OR HISTORY OR HISTORIES OR OBLIGATION?)  |
| S2  | 7659     | S1(4N) (AGGREGAT? OR ACCUMULAT? OR COLLECT? OR CONSOLIDAT? - OR COMBIN? OR GATHER? OR GROUP? OR MERG? OR OBTAIN?)  |
| S3  | 29582707 | USER OR USERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER - OR SUBSCRIBERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS |

S4 959825 S3(2N) ( PLURALI TY OR MANY OR MULTI PLY OR NUMEROUS OR SEVERAL  
OR VARI OUS)

S5 2190759 DATABASE? OR DATABANK? OR DATA() (BASE OR BASES OR BANK OR -  
BANKS OR FILE OR FILES OR SYSTEM? OR NETWORK? ? OR PROCESS? OR  
STORAGE OR REPOSI TORY)

S6 27867220 RESULT OR RESULTS OR REPORT OR REPORTS OR FILE OR FILES OR  
FI NDI NGS

S7 8312115 "NOT"() (I NCLUDE? OR HAVE OR CONTAI N? OR CONSI ST OR COMPRI S-  
?) OR EXCLUDE? OR BAR OR BARS OR BARED OR PROHI BIT? OR ELI MI N-  
ATE?

S8 9629419 I DENTI TY OR I DENTI FI CATI ON OR I D OR I DENTI FI ER? OR NAME OR  
NAMES OR ( PERSONAL OR I NDI VI DUAL) (1N) (I NFORMATI ON OR DATA)

S9 10414098 THRESHOLD? ? OR PARAMETER? ? OR CONDI TI ON? OR CRI TERI ON OR  
CRI TERI A OR LI MI T? ? OR LI MI TATI ON? ? OR RESTRI CTI ON? ? OR CO-  
NSTRAI NT? ?

S10 9687 S1(4N) (MODI FY? OR MODI FI ? OR MANI PULAT? OR CHANG? OR ADAPT?  
OR ADJUST? OR ALTER? OR AMEND? OR MANAG? OR CONTROL?)

S11 109 S2(100N) S4

S12 74460 S7(10N) S8

S13 1 S11(10S) S12

S14 701 S2(100N) S5

S15 2 S14(10S) S12

S16 2 RD (uni que items)

S17 2 S16 NOT S13

S18 1078 S10(S) S9

S19 44 S2(10S) S18

S20 2 S19 NOT PY>2000

S21 5 S13 OR S17 OR S20

21/3, K/1 (Item 1 from file: 20)  
DI ALOG(R) File 20: Di alog G obal Reporter  
(c) 2011 Di alog. All rts. reserv.

62335208 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
TAI WAN NEWSPAPER HI GHLI GHTS - FEB 22, 2008  
ASI A PULSE  
February 22, 2008  
JOURNAL CODE: WAPL LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 445

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Trade Commission (FTC) will move to investigate whether there has  
been artificial manipulation involved in ongoing sharp hikes in chicken and  
duck eggs and steel bars.

- Hackers obtained credit card information and other  
personal data from several thousand customers who  
purchased books on Eslite's online bookstore after gaining unauthorized  
access to a third-party computer system, the company said yesterday.

TAI PEI TIMES:  
- Cosmos...

21/3, K/2 (Item 2 from file: 20)  
DI ALOG(R) File 20: Di alog G obal Reporter  
(c) 2011 Di alog. All rts. reserv.

38635844 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Small firms in line for cheaper loans Launch of commercial credit reference  
agency will also enable banks to speed up the approval process  
Loans Enoch Yiu  
SOUTH CHI NA MORN NG POST, p3  
October 27, 2004

JOURNAL CODE: FSCP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 419

( USE FORMAT 7 OR 9 FOR FULLTEXT)

... for a fee of \$300 per report.  
"With increased information about the creditworthiness of borrowers, SMEs with a good credit history will be able to obtain loans more quickly and at more competitive prices," Hong Kong Association of Banks acting chairman Julian Fong said.  
"At the same time, lending institutions can...

21/3, K/3 (Item 3 from file: 20)  
DIALOG(R) File 20: Dialog Global Reporter  
(c) 2011 Dialog. All rts. reserv.

27985641 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Columbia College: EDITORIAL: Patriot Act: The sequel  
UNIVERSITY WIRE  
March 09, 2003  
JOURNAL CODE: WJW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 560

( USE FORMAT 7 OR 9 FOR FULLTEXT)

... mail or text messages) would allow access to all of its functions.  
- Disclosure of information about terrorism investigation detainees would be prohibited.  
- A DNA identification database would be created to hold the genetic information of anyone detained under suspicion of being a terrorist.  
- The act would allow the government to obtain financial information (credit records) about targets "without issuing multiple time-consuming subpoenas," enabling investigators "to obtain credit reports on virtually the same terms that private entities may." -It ...

21/3, K/4 (Item 4 from file: 20)  
DIALOG(R) File 20: Dialog Global Reporter  
(c) 2011 Dialog. All rts. reserv.

08025397 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Credit Bureau Must Help Change 'Climate of Dishonesty'  
BUSINESS DAY (THAI LAND)  
November 02, 1999  
JOURNAL CODE: FBDY LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 478

( USE FORMAT 7 OR 9 FOR FULLTEXT)

... has passed.  
The ultimate success or failure of Credit Bureau will be determined by the degree to which there is honesty and integrity in the credit data collection and dissemination process. Thus it is by no means a foregone conclusion that the credit bureau's success is ensured.  
At the end of the...

21/3, K/5 (Item 5 from file: 20)  
DIALOG(R) File 20: Dialog Global Reporter  
(c) 2011 Dialog. All rts. reserv.

02828739

Edify Unveils Industry's First Complete Bill Presentation and Payment Solution

PR NEWSWRE

September 16, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1233

...scheduling, payment verification and payee administration services. At the core of the Bill Payment Engine is the Payment Warehouse, which is responsible for storing and managing customer payment information. With the Payment Warehouse, financial institutions keep all customer information on site, reducing the risk of processor lock-in. \* Open Finance Server-Edify's pre...

~~

File 15: ABI/Inform(R) 1971-2011/Feb 16  
(c) 2011 ProQuest Info&Learning  
File 16: Gale Group PROMT(R) 1990-2011/Feb 16  
(c) 2011 Gale/Cengage  
File 148: Gale Group Trade & Industry DB 1976-2011/Feb 17  
(c) 2011 Gale/Cengage  
File 160: Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275: Gale Group Computer DB(TM) 1983-2011/Dec 29  
(c) 2011 Gale/Cengage  
File 621: Gale Group New Prod. Annou. (R) 1985-2011/Dec 20  
(c) 2011 Gale/Cengage  
File 636: Gale Group Newsletter DB(TM) 1987-2011/Feb 17  
(c) 2011 Gale/Cengage  
File 624: McGraw-Hill Publications 1985-2011/Feb 16  
(c) 2011 McGraw-Hill Co. Inc  
File 625: American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker  
File 268: Banking Info Source 1981-2011/Feb W  
(c) 2011 ProQuest Info&Learning  
File 626: Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer  
File 267: Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog

| Set | Items    | Description  |
|-----|----------|--|
| S1  | 340283   | (PAYMENT OR CREDIT OR LOAN OR LOANS OR LEASE OR LEASING)(1-N)(INFORMATION OR DATA OR HISTORY OR HISTORIES OR OBLIGATION?)  |
| S2  | 11785    | S1(4N)(AGGREGAT? OR ACCUMULAT? OR COLLECT? OR CONSOLIDAT? - OR COMBIN? OR GATHER? OR GROUP? OR MERG? OR OBTAIN?)   |
| S3  | 25778106 | USER OR USERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR SUBSCRIBER - OR SUBSCRIBERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS |
| S4  | 1149213  | S3(2N)(PLURALITY OR MANY OR MULTIPLY OR NUMEROUS OR SEVERAL OR VARIOUS)  |
| S5  | 269      | S2(2S) S4  |
| S6  | 5191709  | "NOT"() (INCLUDE? OR HAVE OR CONTAIN? OR CONSIDER OR COMPRISE?) OR EXCLUDE? OR BAR OR BARS OR BARED OR PROHIBIT? OR ELIMINATE?   |
| S7  | 8379805  | IDENTITY OR IDENTIFICATION OR ID OR IDENTIFIER? OR NAME OR NAMES OR (PERSONAL OR INDIVIDUAL)(1N)(INFORMATION OR DATA)  |
| S8  | 107441   | S6(20N) S7   |
| S9  | 1        | S5(10N) S8   |
| S10 | 8751803  | THRESHOLD? ? OR PARAMETER? ? OR CONDITION? OR CRITERION OR CRITERIA OR LIMIT? ? OR LIMITATION? ? OR RESTRICTION? ? OR CONSTRAINT? ?  |

S11 14039 S1(4N) (MODIFY? OR MODIFI? OR MANIPULAT? OR CHANG? OR ADAPT?  
OR ADJUST? OR ALTER? OR AMEND? OR MANAG? OR CONTROL?)

S12 1714 S11(100N) S10

S13 4 S5(10S) S12

S14 2 RD (unique items)

S15 18734 DATABASE? OR DATABANK? OR DATA() (BASE OR BASES OR BANK OR -  
BANKS OR FILE OR FILES OR SYSTEM? OR NETWORK? ? OR PROCESS? OR  
STORAGE OR REPOSITORY)

S16 58274 RESULT OR RESULTS OR REPORT OR REPORTS OR FILE OR FILES OR  
FINDINGS

S17 6 S5(30N) (S15 OR S16)

S18 6 S5 AND S17

S19 4 RD (unique items)

S20 6 S9 OR S14 OR S19

S21 6 RD (unique items)

21/3, K/1 (Item 1 from file: 15)  
DI ALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

03688496 840086081  
U. S. REPRESENTATIVE SPENCER BACHUS (R-AL) HOLDS HEARING ON CONSUMER CREDIT  
Anonymous  
Political Transcript Wre PP: n/a May 12, 2005  
JRNL CODE: PTTW  
WORD COUNT: 20115

...TEXT: apartments, and certain types of retail payments. We recently  
completed the first part of a two-stage study examining the inclusion of  
alternative data in consumer credit reports. Several of  
our preliminary findings should interest members of this committee.

Our first key finding is that utility and telecom data are likely to  
be the most immediately useful and...

...this metric as "concentration."

Finally, there are benefits for these companies where they do begin  
reporting. We have seen strong evidence suggesting that reporting customer  
data to credit bureaus, combined with customer awareness  
programs, substantially reduces delinquencies and defaults.

Our second key finding is that nontraditional data is unlikely to  
negatively affect the credit scores...

21/3, K/2 (Item 2 from file: 15)  
DI ALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

03354542 1434825251  
What's in a Score? Differences in Consumers' Credit Knowledge Using OLS and  
Quantile Regressions  
Lyons, Angela C; Fachtis, Mitchell; Scherpf, Erik  
Journal of Consumer Affairs v41n2 PP: 223-249 Winter 2007  
ISSN: 0022-0078 JRNL CODE: JCA  
WORD COUNT: 9200

...TEXT: 2003), Lyons (2005), Lyons et al. (2006), and National Endowment  
for Financial Education (2004). This research typically has concluded that  
providing financial information and education results in positive  
improvements in consumers' financial literacy levels.

Credit reports and credit scores affect many aspects of

consumers' lives (U.S. GAO 2005). Both can influence lenders' decisions to grant credit and can affect a consumer's ability to get a job, rent... 2003), Consumer Federation of America (2003), Hilgert, Hogarth, and Beverly (2003), and Consumer Federation of America and Providian (2004) investigated consumers' general knowledge about credit reports and scores including how information is collected, how credit reports and scores can be obtained, the factors that impact credit histories, and consumers' experiences in reviewing their own credit reports and scores. The findings from these studies tended to show that many consumers lack basic knowledge about credit reports and scores. One study by Consumer Federation of America and Providian (2004), which focused primarily on consumers' knowledge about credit scores, found that most consumers...

21/3, K/3 (Item 3 from file: 15)  
DI ALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

02797157 710658471  
Credit Report Accuracy and Access to Credit  
Avery, Robert B; Calem, Paul S; Canner, Glenn B  
Federal Reserve Bulletin v90n3 PP: 297-322 Summer 2004  
ISSN: 0014-9209 JRNL CODE: FRS  
WORD COUNT: 15784

...TEXT: credit record. For example, a minor error in a credit record is likely to have little or no effect on access to credit for an individual with many reported account histories, but the same error may have a significant effect on access to credit for someone with only a few reported account histories...

... obtain.

In this article, we expand on the available research by presenting an analysis that tackles these complexities and quantifies the effects of credit record limitations on the access to credit.<sup>3</sup> The analysis considers the credit records of a nationally representative sample of individuals, drawn as of June 30, 2003... incorporates improvements in the reporting system over the past few years and, consequently, better reflects today's circumstances. We examine the possible effects of data limitations on consumers by estimating the changes in consumers' credit history scores that would result from "correcting" data problems in their credit records. We also investigate whether different patterns emerge when individuals in the sample are grouped by strength of credit history (credit history score range), depth of credit history (number of credit accounts in a credit record), and selected demographic characteristics (age, relative income of census tract of residence, and percentage of minorities in census tract of residence). Such segmentation allows us to determine whether the effects of data limitations differ for various subgroups of the population.

#### CONSUMER CREDIT REPORTS

A consumer credit report is the organized presentation of information about an individual's credit...

21/3, K/4 (Item 4 from file: 15)  
DI ALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

01539608 01-90596

Legislative report: Top priorities on the shippers' agenda  
Harrington, Lisa H  
Transportation & Distribution v38n11 PP: 75-84 Nov 1997  
ISSN: 0895-8548 JRNL CODE: HLS  
WORD COUNT: 3727

...TEXT: Long as the exporter commits to develop by January 1, 1999 a substitute software product that will permit the government to retrieve clear text. This **condition** will disappoint many exporters that had hoped for relief without such a precondition.

China: Dealing with an Emerging Market The third and final export regulatory...

21/3, K/5 (Item 1 from file: 16)  
DI ALOG(R) File 16: Gale Group PRGMR(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

14727516 Supplier Number: 175157821 (USE FORMAT 7 FOR FULLTEXT)  
TAI WAN NEWSPAPER HIGHLIGHTS - FEB 22, 2008.  
AsiaPulse News, pNA  
Feb 22, 2008  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 461

... Trade Commission (FTC) will move to investigate whether there has been artificial manipulation involved in ongoing sharp hikes in chicken and duck eggs and steel bars.

- Hackers obtained credit card information and other **personal data** from several thousand customers who purchased books on Eslite's online bookstore after gaining unauthorized access to a third-party computer system, the company said yesterday.

TAI PEI TIMES:  
- Cosmos...

21/3, K/6 (Item 1 from file: 148)  
DI ALOG(R) File 148: Gale Group Trade & Industry DB  
(c) 2011 Gale/Cengage. All rts. reserv.

0022799370 SUPPLIER NUMBER: 169310217 (USE FORMAT 7 OR 9 FOR FULLTEXT)

What's in a score? Differences in consumers' credit knowledge using OLS and quantile regressions. (ordinary least squares)

Lyons, Angela C.; Rachlis, Mitchell; Scherpf, Erik  
Journal of Consumer Affairs, 41, 2, 223(27)

Winter, 2007

ISSN: 0022-0078 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 10330 LINE COUNT: 00996

... 2003), Consumer Federation of America (2003), Hilgert, Hogarth, and Beverly (2003), and Consumer Federation of America and Providian (2004) investigated consumers' general knowledge about credit **reports** and scores including how information is collected, how credit **reports** and scores can be **obtained**, the factors that impact **credit histories**, and consumers' experiences in reviewing their own credit **reports** and scores. The **findings** from these studies tended to show that **many consumers** lack basic knowledge about credit **reports** and scores. One study by Consumer Federation of America and Providian (2004), which focused primarily on consumers' knowledge about credit scores, found that most consumers...



## **V. Additional Resources Searched**

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Searches were done in two template files not available through DIALOG, the Internet and Personal Computing Abstracts and the Financial Times, but there were no results.